

MARCH

BUSY MAN'S MAGAZINE

12

*The Dream of the World's Magazines
Reproduced for Busy People*

12

THE MACKAY & TAYLOR
NO. 1100

THE MACKAY & TAYLOR
NO. 1100

THE MACKAY PUBLISHING COMPANY, LIMITED
MONTREAL TORONTO WINNIPEG AND SASKATOON, CAN.

MANAGEMENT TRUST, 1100 St. John Street

One Campaign That Pays

Advertisement

The Entire Front Cover of
American Industries

Advertisement

Advertising Manager

American Industries

140 Nassau St., New York City

NEW YORK CITY

FOR THE BUSY MAN A POCKET PENCIL

is often a great convenience, and we can offer a line of the most up-to-date patterns. Following we illustrate two of the latest designs in sterling silver, which are of the highest grade finish and workmanship throughout, with the additional advantage of being supplied with the Koh-i-Noor lead and refill pencils.

No. 585. Plain—Round—Sterling

One of our exclusive adjustable pencils with the advantage of holding firmly any size of lead from 9H to 2B. They are easily adjusted and will not bite or snap the lead. Made also in same size and style, but with beautiful chased design barrel; also in plain design, hexagon pattern.



Illustration 1/2 size

Retail \$1.25 each

In sets. This pencil neatly boxed, with six extra "Koh-i-Noor" refill leads No. 2000, in cedar wood box, any of the degrees, from 9H to 2B. Retail \$1.75 each.

No. H. Slide Design, Chased—Sterling

This pencil is especially designed for attaching to watch chain or chatehine, and is desirable for gentlemen to wear in dress waistcoat pocket as much as for business use.



Illustration 1/2 size

Retail \$1.75 each

In sets. This pencil neatly boxed, with six extra "Koh-i-Noor" refill pencils, 10B, No. 1015 A. Retail \$2.50 each.

Circular describing many new designs of silver and gold novelties sent on application.

Orders through your jeweler or optician will have equally prompt attention.

L. E. Waterman Co. of Canada, Ltd.
136 St. James Street, Montreal

122 Broadway, New York

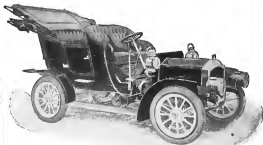
12 Golden Lane, London

When writing advertisers kindly mention Busy Man's Magazine.

1907 RUSSELL MODELS

THREE IN NUMBER

Each striving to outdo the other, and each embodying the most popular and approved designs as displayed this year at the Great Shows in Paris and New York.



DESIGNED FOR CANADIAN CONDITIONS.

BUILT TO GIVE SATISFACTION.

The Up-to-date Features.

We Have Them in All Models.

Metal to metal disc clutch
Selective sliding gear transmission

Shock steel in all gears and shafts
The most powerful braking system known

Model D 2 Cylinder 16 H.P.—99-in. wheel base, tires 30 in. x 3½ in. \$1000.00

Model E 4 Cylinder 25 H.P.—104-in. wheel base, tires 32 in. x 4 in. 1200.00

Model F 4 Cylinder 40 H.P.—113-in. wheel base, tires 34 x 4-in. In front and 4½ in. in rear. Double ignition—supercharger and engine—accommodation for 3 passengers 2750.00

Canada Cycle & Motor Co., Limited

Branches: Winnipeg, Vancouver, Melbourne, Aust. Toronto Junction, Canada

When writing advertisers kindly mention Busy Man's Magazine.

The Financial Post of Canada

Readable

The investor's newspaper.

Latest news of Canadian securities, investments and financial institutions.

Accurate

News of Cobalt and of our Great West.

Most complete market reports published in Canada.

Reliable

Helpful series for the young investor.

Saves time for the trained financier.

Published every Saturday
Subscription \$3.00 per year

When writing advertisers kindly mention Busy Man's Magazine.

READ

Canadian Machinery

ARE YOU A

**Manufacturer? Contractor?
Mechanic? Superintendent?
Engineer? Manager?**

Are you interested in the industrial and manufacturing development of this great country?

If so, you should be on our list. We have an interesting proposition to make you.

SEND A POST CARD TO-DAY TO

Circulation Dept.

Canadian Machinery
10 Front St. East, TORONTO

When writing advertisers kind mention Busy Man's Magazine.

Inside With the Publishers

IN the department devoted to contents of current magazines we have in addition to listing the contents, drawn attention to the most important feature appearing in each of these magazines. We have always endeavored as far as space would allow, to give the contents of every publication in the magazine field. But the number of publications has increased so rapidly that we have found it necessary for lack of space to abandon the idea of pointing out the special feature in each magazine. In future, under the heading of the magazine will appear a list of its contents the articles being arranged where possible in order of merit.

The value of this department is proved by the number of letters received from our readers each month, some stating we have brought to their attention magazines previously unknown to them and which contain articles of special importance, others requesting us to forward the addresses of certain publications in order that they may secure a copy of the current numbers. Since most of the magazines may be secured on the newsstand the very large number of readers who profit by these lists remain unknown to us.

The magazine has recently been placed on the English market and its success there is now assured. In fact the results have surpassed our most sanguine expectations. It has been customary in England to discourage the attempts of Canadians to

produce popular magazines. It is evident that they have found in the Busy Man's something interesting as well as instructive.

The increasing demand from this new field as well as the larger calls on this side, has necessitated our increasing the run each month. Our readers have shared in this prosperity by having the number of pages of leading matter increased from time to time. Commencing with the next issue the magazine will be increased to the standard size, thus giving still more space to our readers.

It is our intention to keep on improving the publication, and its readers by their suggestions from time to time can render valuable assistance. We are always glad to receive criticisms. Some may think too much space is devoted to articles on certain topics; others may esteem across articles which would be especially suited to our magazine. We would deem it a favor to have our attention called to these. We have a most competent staff searching the literature of the day, yet it is quite reasonable that they inadvertently overlook certain articles. As we said before, we welcome criticisms, but wherever a criticism is offered we would be pleased to have a remedy suggested.

In our last issue we omitted to state that the story by Thomas W. Lawson, entitled Friday the Thirteenth, was taken from Everybody's Magazine.

Agents
Huntalite
Candles



Jacobean Reproductions.

Agents
Bowes
Well Fires
White
Friers
Glass

The Thornton-Smith Company

will submit Designs and Estimates for the

COMPLETE DECORATION and FURNITURE

of Houses, including Painting, Paper-hanging, Paneling, Parquetry, Electric Lighting, Carpet-Planning, Upholstery, Wall-hangings, etc.

Patterns sent of Wall-papers, Silks, Linens, Cretonnes, Tapestries and other Fabrics

SHOWROOMS:

11 KING ST. WEST
TORONTO

and

123 OXFORD ST.
LONDON, ENG.

When writing advertisers kindly mention Busy Man's Magazine.

THE BUSY MAN'S MAGAZINE

(Formerly "Business")

CONTENTS FOR MARCH, 1907.

LIFE STORIES OF SUCCESSFUL PEOPLE		PAGE
Luis Terrazas; Former Governor of Mexico	.....	9
A sketch of world's largest land owner.		
The Rt. Hon. George Hounston Reid	..... By WILLARD FRENCH	87
What Sir Reid has done for the Australian Commonwealth.		
Success in Business	..... By WILLIAM WHITELY	42
Hints culled from the experience of a successful career.		

ENTERTAINING SHORT STORIES

Art on the Rampage	..... By HOWARD DWIGHT SMILEY	12
Concerning certain original methods of winning a wager.		
The Bachelor and the Baby	..... By M. CAMERON	17
An amusing story describing the embarrassing situation in which a young bachelor's good nature placed him.		
Round About Cairo	..... By GEORGE ADE	78
Cap'n Jollyfax's Gun	..... By ARTHUR MORRISON	82
A funny story illustrating the snobbishness of an old English couple.		
When the World Laughs	..... By MARTIN DANA	124
A collection of ancient jests which still retain their humor.		

POLITICAL AND COMMERCIAL AFFAIRS

French and British Colonial Methods	..... By E. G. HARRIS, B.A.	6
A comparison of the colonial administration of these two powers.		
The Human Side of Immigration	..... By JOHN GRAHAM BROOKS	28
A picture of the broader side of immigration.		
The Hudson Bay Company	.....	75
A fragmentary history of one of the world's oldest joint-stock companies.		
The Young Man in Politics	..... By SHERBURN M. BRICKER	80
Words of advice to the young man engaged in politics.		
Railway Overcapitalization	..... By WILLIAM L. SNYDER	113
A movement to limit the raising of stock by railways.		

TRAVEL AND DESCRIPTION

The World's Greatest Oyster Fisheries	..... By B. J. HYDE	30
An interesting description of the oyster fisheries of Colchester, England.		
The Desert's Branth	..... By ROY NORTON	61
A pathetic story, showing the sacrifices of two men on behalf of a woman.		

RECENT DEVELOPMENTS IN SCIENCE AND INVENTION

Cancer, The Unconquered Plague	By I. KESSEK HUSSEIN, M.D.	44
A discussion of the theories advanced for the cause of cancer.		
Manufacturing in South America	By G. M. L. BROWN	44
The phenomenal progress made in the different lines of industry.		
Waste Heap of Industry	By CLARENCE H. MARK	110
An estimate of the cost of accidents in terms of money and misery.		

SERIAL STORY

Friday, the Thirteenth	By THOMAS W. LAWSON	50
---	---------------------	----

ARTICLES FOR THE WORKERS

Books Are Our Friends	By LAURENCE WARD	18
He who reads will succeed.		
How to Use Your Evenings	By NATHANIEL C. FOWLER	39
The value of reading and study during our spare moments.		
Silence as a Business Asset		112
Silence is a distinct factor in success.		

MISCELLANEOUS

The Right to be Disagreeable	By O. S. MARDEN	64
A plea for more courteous treatment for those dependent on us.		
The Trade in Wild Beasts	By HAROLD J. SHEPSTONE	90
A description of Hamburg's famous Animal Exchange.		
Stock Exchange Luck	By MAURICE MORTIMER	98
Containing some worldly wisdom for the amateur speculator.		
Buying Bonds for Revenue Only		107
An important discussion on bond investments.		
Men's Attire		128
Other Contents of Current Magazines		142
The Busy Man's Book Shelf		139

OFFICES—

CANADA—

Montreal (Telephone 1180)	88 McGill Street
Toronto (Telephone 510)	10 Front Street East
Winnipeg (F. R. Munro)	Room 511 Upper Bank Building
St. John, N.B. (J. Hunter White)	Telephone 375 No. 7 Market Street

GREAT BRITAIN—

Edinburgh, Eng. (J. Meredith McKim)	88 Fleet Street E.C.
Manchester, Eng. (H. S. Ashburner)	Telephone Central 1769 18 St. Ann Street

THE
BUSY MAN'S MAGAZINE

Vol. XIII.

MARCH, 1907.

No. 3.

Luis Terrazas; Former Governor of Mexico

THE HERALD

General Terrazas is king among ranch owners. This Mexican enjoys the distinction of being the biggest landowner in the world. The fact that the Governor may possess ten hours on a train and still not pass the boundaries of his ranch will give an idea of the extent of this territory.

TAKE a Mexican Central train at El Paso, Texas, travel south into the land of Mamas for ten hours, and if your train is following schedule time you will be traveling for the entire period through the ranch of one man. This king among ranch owners is General Luis Terrazas, former Governor of the State of Chihuahua, and estimated to be the wealthiest citizen of the southern republic. Putting his ranch holdings at a very low estimate, and reckoning his cattle and marketable property at average rates, his wealth totals more than \$200,000,000. For all that any one knows it may be actually double that figure.

The astute old general, who has proved himself one of the shrewdest business men of Mexico, never talks of his riches and professes even to be unable to state what he is worth. It is left to outsiders to guess from the position of his property that is visible to the eye.

Mexicans who are competent to state, say that not even Pedro Alvarado, who offers to pay off the

Mexican national debt with precious metal from his famous mines, is as wealthy as the former governor of the largest state of the republic.

How large Terrazas' ranch actually is it is impossible to say. Riding steadily on horseback from north to south hardened vaqueros require three days to make the trip from one boundary line to the other. East and west the width varies, considerably, running at times as high as three hundred miles and others narrowing down to little more than one hundred. The line of the Mexican Central runs through it for two hundred and seventy miles, or in the metric nomenclature of Mexico, for four hundred and forty kilometres. Vast expanses of grazing land, pieces of desert, fruitful valleys, little towns, villages and good sized cities are all embraced in its confines.

General Terrazas is just past his seventy-fifth birthday, an event which was celebrated with great pomp and show throughout the city and State of Chihuahua. On account of his advancing years, he has

gradually relinquished the management of many of his interests to other members of his family.

A few years ago he gave up the office of Governor of Chihuahua, which he had held for years, and secured the place for his son-in-law, Enriquez Z. Creel, a man of very much the same type as the former governor, and who is ready to carry on the same policies in regard to the family estate and the political government.

A host of nephews, cousins and other relatives, many of them able financiers and business men, are engaged in the various departments of the gigantic business, managing banks, directing the cattle raising, caring for grain interests or controlling the big mining properties.

The city of Chihuahua itself, with a population of 81,000, is within the ranch proper, and practically all its business interests are under the domination of Terrazas, directly or indirectly. Two large ore smelters, an iron foundry, several cottonseed mills, a soap factory, a brewery and the banking houses make up the principal business houses of the place. Even the daily newspaper is edited and managed by a connection of Terrazas.

With the wide domain controlled by this one man, very little of it is under cultivation. By far the greater portion is used for stock grazing, and it is said that at the present time 1,000,000 cattle roam the ranges of the Terrazas ranch. Last year 700,000 calves were branded, so a stockman of the district avers.

These figures, it must be borne in

mind, do not include the herds of goats, sheep, horses, mules and burros, of each of which there are thousands of head. No pretence is made to state within several thousand the number of heads of stock on the ranch, and this fact is one of the causes for the lack of definite information as to the exact wealth of the Terrazas family.

There is a story told among the vaqueros of the ranch demonstrating the vastness of the herds they have to care for. At one time, so they say, a favorite cousin of General Terrazas was to be married in one of the numerous picturesque ranch houses. The wedding guests were all to come by special train to a point some ten miles distant from the hacienda, and by order of General Terrazas a calveada of one thousand vaqueros, all dressed in white, and mounted on pure white horses taken from the ranch herds, were sent to the train to act as an escort to the guests for their trip to the scene of the wedding.

So many were the horses on the ranch that the thousand pure white ones, without mark or blemish, were found without difficulty.

The city of Chihuahua possesses considerable historic interest as the place where Hidalgo, the father of Mexican independence, called by the Mexicans "the George Washington of Mexico," was shot July 30, 1811. A statute is erected on the spot to his memory. The great cathedral of the city, costing more than \$800,000, is of exceptional architectural beauty and has an interesting history. Its cost was met exclusively by a per-

centage tax upon the fabulously rich Santa Eulalia silver mine, located about fifteen miles south of the city and still noted as a producer.

Besides having the premier distinction of being the richest man in Mexico, General Terrazas may claim to be the largest land owner in the world, his ranch holdings easily taking first place for extent among the known properties of to-day. Other ranches in Mexico frequently count 1,000,000 to 3,000,000 acres apiece, and the Zuloaga family claims 5,000,000 acres, but none approach Terrazas' record of more than 15,000,000 acres.

There is Scotch blood in the veins of the Terrazas family a few generations back, and this may account for their unusual business sagacity. Governor Creel, the present head of Chihuahua, takes his name from his Scotch ancestors, and others of the family, following this Mexican custom, have assumed the same name.

Possession of the immense holdings was secured partly by purchase, partly by other means—some say by appropriation—soon after General Terrazas was sent into Chihuahua to assume the military control of the country and subdue its rebellious people. When he had finished his work a grateful government gave him large grants as a testimonial of his

good work; he bought more and some other tracts were probably expropriated.

His election as governor followed, and from that time the Terrazas family has presided supreme over the destinies of the State. It is to be said to their credit that although the venture has made them the richest family in Mexico to-day, the subjects of the State have fared well also. They are better paid on an average than are farmhands in other sections of the republic, and a general air of prosperity prevails in the little villages and hamlets. Vaqueros on the big ranch, who number thousands, receive half as much again as is customarily paid in Mexico for such work.

It is a singular fact that not an acre of the great ranch is for sale. Paris can be leased, but the policy of the owner has been steadfastly against letting go of a single acre. Concessions for railroad building are the only way in which any of the land has been thus far released. It was upon this same ranch that General Steinman and his colony of Boers were given shelter soon after the South African war, but the colonizing scheme, owing partially to mismanagement and partially to unfavorable circumstances of location, has been almost a complete failure.

Art on the Rampage

BY HOWARD DWIGHT SMILEY IN THE ARKANSAS

Concerning certain original methods of winning a wager

ONE day last summer a lot of us fellows were sitting out in front of Joe Beam's tavern talking over the possibilities of this, that, and the other thing when there came a crash from the barroom that sounded like a whole shrif full of bottles had broken down.

We all piled in to see what the row was, and there in the middle of the floor stood a strange chap with a rock in his hand that he was just going to heave into the big mirror that hung behind the bar.

"Hey, what're you trying to do there?" yelled Joe, making a dive for him and sinking the rock out of his hand.

"I was about to put a finishing touch to that mirror," answered the man, waving his hand toward it as he spoke.

Joe looked at his glass and promptly froze up like a setter pup pointing a roldn. Right smack in the middle of the thing was a smash as big as a watermelon, with cracks radiating from it like the rays of a painted sun.

He didn't wait to ask any more questions, but dug into that stranger so vehemently that it at once took the combined efforts of all of the rest of us to save him from immediate and complete annihilation.

"This is no way to treat a gentleman," he puffed, as soon as we had him and Joe disintegrated.

"What'd you break that mirror for then?" demanded Joe.

The man looked at the glass and then at Joe with a real pitying expression.

"Do you think that mirror's broken?" he asked.

"Think!" yelled Joe. "Why, darn your hide, I know it's broken."

"I am of the opinion that you are laboring under a hallucination."

"You are, hey? Well, maybe I am, but my eyes ain't, and they say that glass is broken. You broke it and you're going to pay for it."

"My dear sir, I assure you that you are mistaken. I have splendid eyesight myself, and I am quite certain that, with the exception of the dirt and grime, your mirror is without a flaw, crack, or blemish."

I saw Joe begin to soften. He has a brother in the asylum.

"Oh, that's all right, old man," he said. "Of course it ain't broken. Make yourself comfortable until your friends or keeper arrive."

"Oh, you needn't think I am crazy," snapped the man with asperity. "I can see that you don't believe what I tell you. Wouldn't you like to bet something that it is broken."

"Sure," said Joe, soothingly. "Sure thing. I'll bet you a million dollars."

"No, I wouldn't want to bet so much as that, but let's bet the drinks all round."

"All right, let's," answered Joe, ready to do anything to humor the man he thought was off his trolley.

The stranger took him by the arm and led him around to the mirror. Then taking a bottle of turpentine and a rag out of his pocket he went after those cracks, and in five minutes had the glass as clean as a whistle. The cracks weren't anything but paint.

That was our introduction to Uly. He passed around some cards on which was printed:

"Ulysses Rutherford Dunne, Artist."

"Gentlemen," says he, "I have come to your little town with the intention of making it my future home. I am, by profession, an artist, and my work on the mirror will testify. I took the liberty of painting those cracks when the room happened to be empty, just to demonstrate my ability. In a few days I will open a studio here, where I will be prepared to do portrait, landscape, and pastoral paintings; signs, lettering, and so forth."

And so it was that Uly settled down in our midst. He wasn't a bad sort of citizen, either. Curious, as all geniuses are, but a right good fellow and jovial.

He had a dozen brushes that he used to carry in his vest pocket. Curious contraptions they were, about a foot long, hollow and filled with different colored paints. Worked something like fountain pens.

And how that fellow could paint. Anything you wanted, didn't make any difference what, he'd point it.

Painted a head of hair on Late Page's bald pate that was so natural everybody thought he had a wig on. The colored barber tried to comb it and was so scared that he left town that night.

There was a fellow named Jimmy Nolan lived here those days. Jimmy organized a football team among the town boys and used to take 'em around the State playing other teams for gate receipts and occasionally a small side bet.

The year Uly came Nolan had the crack team of the State. Everywhere they went they registered a victory, and they were playing everything that came along.

The whole town was interested in that team and mighty proud of it, I can tell you. Used to meet them at the train with a brass band and haul them up through Main street in the band wagon every time they came home from a game, whooping and yelling and carrying on like a presidential election.

That is, everybody but Uly. He didn't like Nolan a bit and anything Nolan had an interest in was something you couldn't interest Uly in now.

When Nolan used to come down to Joe's place of an evening and tell us how he'd won the last game, Uly would sit in the corner and snort and grunt and show a general contempt for everything Nolan said. One night he got more obnoxious than usual, and Nolan sort o' lost his temper.

"What's the matter with you, you knocker?" he inquired, bristling up and walking over to where Uly was sitting.

"Aw, it makes me tired to hear you brag so."

"Who's bragging?"

"Why, you are, of course. You go chasing around the State with your little half-baked team, playing a lot of dinky little outfits that don't know a football from a peach-pie bag, and just because you happen to be a little stronger and don't get heat you think you are a football team. Why don't you line up with something that can play football? They'd take the conceit out of you blime quick."

"Oh, they would? Perhaps you know of a team somewhere in the State that would like to try it."

"Huh, I could organize one right here in town that could put it all over yours if I had three weeks in which to train them."

"You don't say so. Well, you go ahead and produce that team and I'll just lay you ten to one that they don't last as long as a snowball in an oven."

"Do you mean that?" asked Uly, brightening up. "For if you do I've got one hundred dollars that I'll put up at those odds."

"Put it in Joe's hands and I will cover it," answered Nolan.

"In just two minutes," retorted Uly, jumping up and starting for the door. "My money's in my room."

He was back in a jiffy and handed

Joe a nice, brand-new one hundred dollar bill.

"There you are," he says to Nolan. "Now cover it."

Nolan was somewhat taken back when he found that Uly was in earnest, and I thought for a minute he was going to crawlish.

"Where are you going to get your men?" he asked.

"Right here in town. With the stones that builder Nolan rejected will the corner stone of the superior team be laid," quoted Uly, like a preacher.

Nolan put up his thousand, but I could see that he hated to, and that he was mighty suspicious. It was too easy, even for Nolan.

Next day Uly was busy organizing his team. There was a scrub eleven in town that Nolan used to practice on and Uly induced them to join him.

He showed himself to be an experienced hand at the game, and certainly did good work coaching. Still it was evident to all of us that he didn't stand a ghost of a show to win. We knew that he would have to go out of the State to find a team strong enough to beat Nolan's.

He had three weeks to get ready in, and before that time was up we were all feeling mighty sorry for him; he couldn't win any way you wanted to look at it.

The papers got hold of the story and did a lot of joshing at Uly's expense; but it proved to be good advertising, and on the day of the game the people began to come in from

the country and adjoining towns in numbers that surprised all of us.

When Nolan saw the crowd we were going to have he looked up Uly and proposed that the winner take all the gate receipts. Uly agreed rather reluctantly, saying that he didn't want to be all hog and was willing that Nolan get back a part of his thousand.

The game was called for three o'clock, and by two-thirty Nolan and his team were on the field. Uly had rented a shed, up at the west end, for a dressing-room, and he and his team had gone in right after dinner and were still there.

It was five minutes to three when the shed door opened and some big came piling out and tumbling down the field. At first no one could make out what it was; in fact it was within thirty feet of us before I saw it was the team.

And such a team! Uly had bought brand new suits for his boys, everything from caps to shoes all made of nice new white canvas. And all over these suits, caps, stockings, and even their hands and faces, Uly had painted footballs—Rugby footballs, exactly like the kind they were going to use in the game. And they were so natural that you couldn't tell them from the real thing without feeling of them.

Nolan started to kick right away, but Uly insisted that his men had on the regulation uniforms, and it was nobody's business what color they were. The umpire sustained him, and Nolan had to give in.

It was sure comical to see the expression on the faces of Nolan's men

after they began to play. They were facing what looked like a wall of rolling, tumbling footballs, and it was certainly bewildering.

Uly's team had the ball, and instead of hunching themselves and hunking their opponents, as is customary, they would scatter as much as they could, running off in all directions, but always toward the goal, with Nolan's men running from one to the other trying to locate the real ball and never finding it.

Two or three would tackle one of Uly's men, throw him down and feel all over him to see if any of the balls was the one they were after.

But it was of no use. They were just as helpless as if they were all blind, and they never got hold of the ball once. Nolan gave up at the end of the first half; the score then standing thirty-two to nothing in favor of Uly's team, they having made six touchdowns and kicked two goals in thirty minutes.

"Nolan" said Uly that night, when they met in Joe's place, "I owe you a debt of gratitude that I doubt I can ever pay. Three weeks ago I was in what you would call extreme financial straits, being down to exactly one dollar and forty-five cents. It was imperative that I make a raise somehow within thirty days, and therefore, my dear brother grafter, I hope you will pardon my putting my ingenuity and brush-wielding ability into play to win that game. I had to win it, Mr. Nolan."

"If you were broke at the time, where did you get that one hundred dollar bill you used to bet with?"

"I painted it," answered Uly.

Books Are Our Friends

BY LAURENCE WARD

Books are workers' best friends, and the spookier every worker sees this, the better off he will be. He who reads will succeed.

THERE is no worker in the world no matter what his lot, who cannot fit himself to occupy a better place, and in many cases cannot fail to win that better place, if he will only read. The men that have succeeded are the men who have read. The men who have failed are the men who have acted as if they thought their experience in the world was to be unique and that they did not need their feet to be lighted by lamps that had burned for others.

As Laurence Ward tells the story when Andrew Carnegie chose libraries as the means of the distribution of much of his wealth, he struck a responsive chord in all of those intelligent workers who fully realize what weapons against adversity and ill luck may be drawn from rooms in which books are kept and read. The museums and libraries of the world contain books for which vast sums have been paid, yet the contents of all these books are available to every worker. He does not have to pay thousands of dollars for the rare bindings. Small matter to him whether his Shakespeare is of the rare first edition with portrait. The printed words make up the book and these printed words are studied and gone over many times by the wise worker who wants to get ahead.

But the worker that really gets ahead is the man who does for himself in contra-distinction to the man who has something done for him. The man who will go farthest is the man who goes to the book rather

than the man to whom the book goes. Abraham Lincoln's famous long walks after books and his famous reading of them by the light of the fire have done worlds of good in stirring up a desire for learning in men who might not have had it unless they had been brought to realize the struggles which some men have made for it.

That which everybody can have no-body wants. It is that which we have not that we desire. It is that to get which we have to struggle that we desire most. Now that books are free almost and that every worker can walk into the fields of the best literature, there to pick and choose that which shall be of most help and assistance to him, there is no excuse in the world to be found for the worker who does not read. He is of malice aforethought cutting himself off from an advantage in the race ahead. He is neglecting an opportunity to advance not only himself, but his family.

It is better to read anything than to read nothing. The essential thing is to form the habit of reading. Once it becomes a pleasure to read, it becomes a pleasure to learn, and it is when we learn with joy and work with joy that we do the best work of which we are capable, and are of assistance to the rest of mankind. Only the man who prefers idleness to helpfulness and absence of labor to absence of the fruits of labor will neglect the wonderful helps and comforts that are to be found in books.

The Bachelor and the Baby

BY M. CAMERON IN HARPER'S MONTHLY

This story is a story of the future, a story in which a young bachelor and a young girl meet. It is a story of the future, a story in which a young bachelor and a young girl meet. It is a story of the future, a story in which a young bachelor and a young girl meet.

THE circumstances which led to Franklin Keene's being on that particular train were peculiar enough in themselves to warrant a word of explanation. He lived in San Francisco, and had intended to spend Christmas there, but the business which has brought him across the continent had been unexpectedly complicated, detaining him in New York. His one close friend in town, Dr. James Berleigh, the noted alienist, had vainly urged him to make his presence known to some of his many acquaintances in or near the city, but Keene maintained that Christmas was a day sacred to intimate gatherings, and that he should be much more comfortable with a book and an easy chair at the club than he could possibly be in a company where he must feel himself in but not of the circle.

Therefore the doctor, after putting his friend up at the club, had gone his appointed way, not without misgivings, and Keene was prepared to spend a solitary Christmas, when, on the morning of the 24th, he was called to the telephone and required to assure the possessor of a pleasantly modulated feminine voice that he really was Franklin Keene—the Franklin Keene "from the beloved West." Knowing something of the classiness of Californians in the east, and never having heard of B. Franklin Keene, of Chicago—it is doubtful whether in any event it would have occurred to the Californian that Chicago could properly be

classified as belonging to "the west,"—he admitted his identity, and was warmly urged to dine on the following day with Mr. and Mrs. Edward Logan, in Macalester, a small New Jersey suburb. Mrs. Logan explained that she had just learned, from a man who had seen him at the club, of his presence in town, and while they had never actually met, she hoped he would share her feeling that the possession of so many friends in common constituted acquaintance, at least.

When he still seemed a little puzzled, she added: "Oh, perhaps you don't remember me as Mrs. Logan? Before my marriage I was Grace Bennett."

Keene had friends in San Francisco who spoke often of a Miss Bennett. He had been under the impression that her name was Laura, and had not heard that she had married, but reflected that certainly she was the best authority as to his name and state. In the meantime she was rapidly explaining that as neither she nor Mr. Logan had any relatives in the east, they had asked two or three equally detached friends to spend Christmas with them, and assured him that his presence would give the feast quite a family aspect to her, as it was so long since she had seen anyone from "home." When he had accepted, she said that Mr. Logan would look him up during the day with a more formal invitation—she had "phoned on the mere chance of catching him—but lest they should

miss connections she gave him directions concerning the train he was to take, and said that her husband would meet him at the station.

Keene's business kept him down town for the remainder of the day, so Mr. Logan's failure to find him was not surprising, and he set off for the suburbs, at midday on Christmas, with a sense of amused and adventurous anticipation.

This was still his state of mind when, as the train started after one of its many stops, he heard behind him a startled exclamation. "Oh! This is my station!" and turned to see a pretty, well-dressed young woman, a baby in her arms, already wrenching open the door at the back of the coach, which was the last of the train. He sprang after her and caught her shoulder when she had descended the first step.

"You can't do it!" he cried.

"I must! This is my station!"

"Impossible!" The train gained headway every second.

"I tell you I must!" imperiously.

"Then give me the baby!"

Realizing that her reasons might be cogent and that there was no time for argument, he seized the child and swung himself from the now rapidly moving train. The effort to check the momentum thus acquired taxed his agility, and when, once sure of his own footing, he looked about for the young woman, it was to discover her still standing on the platform of the departing train, alternately beating the hand-rail and stretching out her arms to the baby he held. In vain he thrust up his hand and jerked it wildly in futile effort to remind her of the bell-ropes. She fell to pounding the rail again in helpless frenzy, and the train passed round a curve and out of sight.

"Well, I'll-be-hanged!" gasped Keene, for the moment conscious only of surprise—a comparatively tranquil emotion which he was not permitted to enjoy.

"Yaa-a-a-a-ah!" came a vigorous remonstrance from under his arm.

"Here! Hi! Suffering cats! what's the matter with you?"

Fearfully clutching the long and voluminous draperies where they seemed most solid, he eventually succeeded in bringing the now straggling infant to an upright position, only to be terrified by the increasing violence of its contortions and the rending strength of its screams. He was a bachelor of thirty-eight, "fond," as he afterwards said, "of children of an intelligent age, but with no fancy for irrational, howling little animals like that," and it seemed to him that no more human mechanism could long withstand the strain such as that baby now proceeded to put upon itself.

In vain he goggled it, exactly, he was sure, as he had seen nurses do. The shrieks continued, and the little red face grew redder.

"There, there! Quit that! 'Sh-sh-sh! Confound that woman! Why didn't she jump? What would she do with you now?"

A flash of memory showed him what she would probably do. He had seen other people do it, with astonishing results. Flaring his hands firmly about the child's body under the arms, he lifted it high above his head, rolling it slightly to and fro. At the same time he assumed a determinedly cheerful grin, and engagingly gurgled: "Googly-googly-googly-goo! Keeshery-keeshery-tsck! Tsck! Whew-ketchum!" without apparent effect.

The baby's vehemence in no wise abated, and Keene attempted once more to clasp the kicking, writhing little body against his shoulder.

"Here! Don't go on like that!" he begged, perspiration starting all over him as he desperately reversed the child's position, and felt it curl around his arm and spring into rigidity again. "Good Lord! Are you going to have spasms? What shall I do?"

Not since a Thanksgiving Day, years before, when he had realized that nothing but his kicking could save his beloved "varsity" team from ignominious defeat on the gridiron, had he known anything so nearly resembling terror.

"Yah! Yah! Yah!" spluttered his charge, getting a fresh breath. Then, opening its toothless little mouth to an extent that Keene was certain must prove fatal: "Yaa-a-a-a-a-a!"

He caught sight of a man leaving the otherwise deserted station, and called: "Hey! Hey, there! Stop a minute!"

The man paused, looking back.

"Are you the station agent?"

"No-h'm!"

"Where are you going?"

"Home to dinner."

"Well—see here, do you know anything about children?"

"Nope." He would have passed on, but Keene intercepted him.

"Have you any idea whose baby this is?"

"No," suspiciously. "Ain't it yours?"

"It is not!"

"How'd you come by it, then?"

"A young woman was going to jump off that train with it. To save her a fall I took the child and swung

off, and—she didn't. She was carried on."

The man grinned. "Done you to a turn, didn't she? he observed "Christmas, too!"

"Not at all!" indignantly protested Keene. "She was not at all that sort of person. She was very much distressed. She stood on the back



"I'm Expected There to Dinner."

platform and cried. She'll be back on the next train."

"Oh, sure!" The man spat derisively.

"In the meantime I don't know what to do with—with this." He helplessly indicated his shrieking burden. "There seems to be something the matter."

"Sounds colicky. Better take him in the station. There's a fire there."

"Well, but—see here, you're married, ain't you?"

"Um-h'm."

"Children of your own?"

"Nope."

"Don't you want to take this poor little beggar home, and—"

"You bet I don't!" The man started hastily on.

"Here! Listen! I'll pay you well, and the mother—"

"Not much you don't! That's your game, is it? Well, I'm on to you all right! And see here, you!" he added, threateningly. "Don't you go leaving that kid in the station skipping out, neither! This here depot ain't no foundling asylum!"

"I certainly shouldn't desert the child," said Keene with dignity.

"No?" The man leered unpleasantly. "Well, anyhow, you won't do it here, see? You're just a little too smooth!"

He turned to the door of the little building, closed it, and produced a large key from his pocket.

"What are you doing?" demanded the Californian. "Open that door! I'm going to wait for—"

"Oh no, you ain't! You're going to hit the pike. That's what you're going to do. It'll be cold waiting around this here platform this afternoon."

"But I tell you that woman will be back on the next train, and she'll—"

"Oh, sure!" sardonically. "But there ain't going to be any more trains till night."

"What?"

"Nope. There's expresses, but they don't stop here. First north-bound train from this station five-twenty-three."

"Jove!" Since his chivalrous adventure Keene had not before remembered the Logans and their dinner.

"First southbound train, six-twelve."

"But—oh, she'll never wait for that! I tell you she was frantic! She'll walk back!"

"Oh, sure she will! Huh!"

"And I—see here, you've got to help me out of this! There's a good fellow! You take charge of this youngster until the mother—"

"Not on your life!" Keene produced a ten-dollar bill, but the man continued to hack away, repeating: "No sir, not on your life! I have trouble enough of my own!"

"But I'm due in Macalac—how far is that?"

"Next station. Five miles by the road, three by the track."

"I've got to get there somehow in a hurry. I'm expected there to dine."

"Oh, sure! Say you're the real thing, ain't you? I wonder you didn't think of that before. Well, it's the pike for yours." He looked the door. "Now, skip!"

Indignation, appeal, bribery, and threats proved alike unavailing, and the weeping child in his arms added to Keene's helplessness. He learned that the only telegraph office in the village was in the station, and that the operator had gone to Newark for the afternoon. The station telephone was out of order, and the "store" was closed. There was no lively stable.

He resolved to appeal to some kind-hearted woman in the neighborhood to give the baby care and shelter until the mother's return and accordingly hetrock himself to a nearby cottage, the sinister station agent lounging observantly behind.

The door was opened by a grann, middle-aged woman, whose holiday

smile changed to an expression of suspicious doubt as he said:

"Madam, this child's mother has been accidentally carried on to the next station. She will return as soon as possible. Would you be willing to care for the child until she comes back?"

"You the father?"

"No; I—"

"Whose baby is it?"

"I—I don't know." The woman sniffed and partially closed the door, peering around its edge at him. "I saw this lady about to get off a moving train. To save her from a fall I took the child and jumped, and she—"

"When you'd never seen her before?"

"No, I never saw her before; but she's evidently a very nice woman, and she was coming to this place. Now, you are quite near the station, and if you would take the child until she returns—"

"You goin' to wait for her?"

"No, I—I can't. You see"—he hastily combated the growing distrust in the woman's face—"I have an engagement in Macalac—and it may be an hour or more before the mother can get back."

"Yes, I guess it'll be all that," said she cynically, and was about to close the door.

"But madam! It's very cold—and the child is crying."

"I ain't deaf."

"Won't you at least let me have a glass of milk? I'll pay—"

"A glass o' milk? Land o' love! You don't think a young one o' that age drinks milk, do you?" Then, as he flushed hotly, she added with severity: "My advice to you, young man, is to take that poor, sufferin' child back to wherever you got it

from, just as soon as the Lord'll let you. I ain't making any accusations, but it's pretty clear to me that you've got enough to answer for now, 'thout addin' murder." With that she closed the door.

Keene turned away, wrath in his heart, but discovering the grinning station agent leaning on the fence, he proceeded to the gate with a



"What's baby is it?" She Asked.

much dignity as he could command under the circumstances.

"Didn't make it work, did you?"

"Your town doesn't seem remarkable for its display of Christian charity and goodwill to man," said the Californian.

"Oh, we've got charity enough"

"But it begins at home?"

"Well, we ain't no easy mark."

Keene shrugged his shoulders and

passed on to a pleasant-looking house, well back from the street. He rang the bell and waited; the baby wailed and the station agent hung over the gate. Presently Keene rang again, and again waited.

"Might as well quit when you get tired," called his tormentor. "There ain't nobody home."

"Why is thunder didn't you say so?" muttered Keene.

When he reached the street, the waiting man confronted him.

"Now that's about enough," said he. "You skip!"

"Step aside," said Keene, curtly, and would have passed him.

"No you don't!" he objected, clenching an ugly fist. "You're mighty slick, coasin' into a quiet country village with your high hat and your payton-leathers, and your story about a distracted mother. Christmas, too! But we ain't such hayseeds as we mobbe look, and your story ain't good enough. You might find some soft-hearted woman to believe it—I believe some of it myself till you begin tryin' to work the kid off onto me—and you ain't going to get the chance to fool 'em. You're gona' to hike—right now!"

"All right," said Keene, after a moment. "I'm handicapped just now but—I'll settle this with you later. I'm going up the track. If I miss the mother—if she comes back by the you tell her that I've taken the child—Why, of course!" he cried, jubilantly. "That's what I'll do! I'll take it straight to Mrs. Logan! Mrs. Edward Logan, of Macalae. Will you remember that?"

"I'll remember fast enough—when she comes."

So Keene turned his face to the sharp north wind and set off on his three-mile tramp up the track, plotting

the downfall of that station agent as soon as he could get a letter to the division superintendent, but consoling himself that in walking to Macalae he should the sooner be able to return to the poor, anxious little mother the baby, who, exhausted by long outcry, had at last subsided into comparative quiet.

The station agent, after watching him out of sight, went into a neighbor's telephone and held a short conversation with Mrs. Edward Logan, of Macalae.

On the road, which lay, a part of the time, within sight from the track Keene saw sundry vehicles, but from none of them came the eager signal for which, with such fresh approach, he hopefully watched. On the tracks nothing passed except an express train, hawling itself southward, and he could not know that it had been flagged at Macalae, and was preparing to stop at the station he had just left.

Once he paused to fumble for the little hands under the white cloak, and finding them cold, he stripped off his heavy overcoat, wrapped it around the child, and strode on in the teeth of the bitter wind. Soothed by the warmth and lulled by the swing of his quick gait, the baby finally slept. The wind grew colder and Keene more ravenously hungry; and so, at last, they came to Macalae station, to find it entirely deserted. No frantic, waiting mother, no attendant, no message. Then, for the first time, Keene shared, momentarily, the suspicions of the pessimistic station agent, but immediately dismissed the thought as unworthy. Somehow he had missed her and nothing remained but to throw himself and the baby upon the mercy of Mrs. Logan, whose hospitable

western heart would surely respond to the call.

Puzzled as to which direction to take from the station, he saw a phantom coming down one of the roads, and walked towards it.

"I beg your pardon," he said, stopping it as it approached, "but can you direct me to the house of Mr. Edward Logan?" The baby, aroused by the cessation of motion and the sound of voices, whimpered slightly, and the young woman in the phantom turned bright, startled eyes toward the muffled figure in Keene's arms.

"Logan?" said the young fellow driving. "Certainly. It's the new house—the first to the left after you turn the curve yonder."

"Thank you," said Keene, starting on.

"Yaa-a-a-aie!" contributed the baby, thrusting a hand out through the airhole that Keene had left in the wrapping.

The boy in the phaeton twitched the reins, but his sister laid restraining fingers on his arm.

"Oren!" she exclaimed. "Listen! That sounds like Brudder!"

"Well, I've always told you and Ethel that all babies sound alike to me. Now you see the force of—"

"Yaa-a-a-aie!" came down the wind to them.

"That is Brudder!" cried the girl, throwing back the robe and turning to spring out.

"Oh, Tommy!" He held her arm. "How could it be Brudder? Don't be an idiot, Florence!" One in the family's enough, and Ethel's fairly daffy over the boy!

"Well, you've nothing to say!" she retorted. "And I tell you that is Brudder! I saw his little hand with the ring I gave him tied on I

did! I thought it might be a coincidence, but now—! Oren, will you turn around and follow that man? Or shall I get out?"

Meanwhile Keene swung along at a brisk gait, enlivened by the prospect of food, warmth, and sympathy.

At the door he was told that Mrs. Logan was engaged, but he sent in his name, with the message that he had been unavoidably detained by an accident, and would be grateful for a few words with either Mr. or Mrs. Logan. The servant looked curiously at him, and eventually admitted him, rather doubtfully, he thought, to a reception hall. He heard the light cadence of laughing voices in an adjoining room, and eagerly sniffed the mingled aromas of coffee and tobacco as he sank into a chair.

"Yah! Yah! Yah! Yaa-a-a-aie!" demanded the baby, digging one fist into half-open eyes, and ineffectually trying to swallow the other. Sounds in the next room suddenly ceased.

"Has he come, Katie?" asked a woman's voice—the pleasant voice he had heard over the telephone. The maid's reply was lost in another outburst from his ward, whom he succeeded in quieting somewhat.

"What?" he next heard. "Oh no! Impossible! Ned, he's come, and he says his name is Franklin Keene."

"Well, I'll be figgered!" replied a man. "Keene, eh? Franklin Keene? Are you sure, Katie?"

"No, no!" cried several voices at once. "Surely not!"

"You'd better see him, Ned," suggested Mrs. Logan.

The curtains parted, and a tall, clear-limbed, clean-shaven man, a few years Keene's junior, entered the hall.

"Good evening," said he. Keene arose, the whimpering baby

still cradled in his arm, and extended his hand, which the other took, a puzzled look creeping into his eyes as he surveyed his guest.

"I owe you a series of apologies, Mr. Logan, began the Californian. "First for failing to notify Mrs. Logan that I should not be able to get here in time for dinner,—but there was no possible means of communication; and second, for appearing at this house,—and, as you see, not alone. It was like this: I took the twelve-twenty-five train"

"From town?"

"Yes, of course, from town. We were just pulling out of the station below here, when I discovered a young woman with a baby—this baby—about to jump from the moving train." He told briefly the story of his leap from the train, and its results, humorously touching the suspicions of the station agent and the discomforts of his long walk, concluding: "And in the end, having failed to find the mother, I could see but one solution of the trouble; and that was, to come here and throw myself and the baby on your hospitality."

"Y-yes," said Logan, reflectively rubbing his chin as he scrutinized the man before him. "We heard you were coming."

"You heard?"

"We know all about your efforts to dispose of the child down the line, and we were told that you were coming here. The station agent telephoned."

"But I wasn't trying—"

"Oh, weren't you?" Although Logan smiled pleasantly as he spoke, his eyes were steady. "Evidently the station agent judged by appearances. He said you were a smooth proposition, but I hadn't looked for any-

thing quite as clever as this. You see, Mr.—er—Keene, the only flaw in your story lies in the fact that the real Mr. Keene—Mr. Franklin Keene—is already here."

"What's that?"

"Is already here," succinctly repeated Mr. Logan. "Keene, will you step into the ball a moment, please?"

There entered then a slender young man, with scanty hair and a lean, incisive countenance.

"This is Mr. Franklin Keene," affably continued Logan. "Now—one moment, please—I—we knew that you were coming, we knew that you would attempt to leave the child here, but it would interest me very much to know how you knew that we expected Mr. Keene here to-day."

"That happens to be my name." Logan's smile at this was politely incredulous. "And when Mrs. Logan telephoned me at the club—"

"She telephoned, certainly, but—" he turned quickly to the other man. "Didn't you talk to her over the phone yesterday morning?"

"No, certainly not."

Mrs. Logan—a pretty, graceful woman—pulled apart the curtains and entered, silent and startled.

"She didn't call you up, inviting you out here to-day?"

"Certainly not," repeated the lean one. "You asked me yourself when we met—"

"Yes, yes! But she had already telephoned—"

"Not to me. You didn't say anything about it."

"I didn't know until I got home last night. So you—to the Californian—"got that message, did you? Are you a member of the club?"

"Only temporarily. I am the guest of Dr. Burleigh." The baby raised

its voice again, and Keene mechanically tried to hush it.

"Oh Dr.—ah!" — Logan's tone suggested that many things had suddenly been made clear to him—"Dr. James Burleigh?"

"Oh, that poor little baby!" Mrs. Logan impulsively took the child and cuddled it, nestled as it was, in her arms, retreating with it to her husband's side.

"Thank you," said Keene to her, gratefully. "Yes, James Burleigh. We're old friends."

"Who's Burleigh?" asked Keene's namesake.

Logan drew a card and pencil from his pocket, upon which he scrawled, "Specialist mental disorders," for his friend's eye, while he continued, in a changed tone: "I see, I see. And you somehow got the message intended for Mr. Keene—"

"But I repeat, my name is Keene!"

The situation was growing irritating.

The door-bell whirled shrilly, and the maid slipped past the group to answer the summons.

"Certainly, certainly, that's all right," Logan's hasty reassurance failed somewhat of its soothing intent. "And you thought it was for you. And then, on the way out here—"

"I want to see Mrs. Logan!" demanded an excited girl's voice at the door. "I want to ask—I saw a man with a baby—"

Those in the ball turned at the interruption, Logan immediately exclaiming: "Hello, Pauline! Come in."

"Thanks. I hope you'll pardon us, but my sister imagines—"

"It is Brudder! It is Brudder!" Florence had darted to the baby,

thrust aside the heavy wrap, and now, clasping him to her breast, she confronted Keene, panting: "Where is my sister? What has happened to Ethel?"

The curtains screening the library were hastily pushed back, revealing the other guests clustered in the doorway, the men still holding their half-consumed cigars.

"Your sister!" repeated Keene, a little dazed at this fresh complication.

"This is her baby! Where is she?"

"Oh!" Infinite relief spoke in the tone. "Thank Heaven!"

"Where is she?"

"I haven't the faintest idea!"—Keene smiled reassurance into the anxious eyes—"but I'm afraid she's somewhere between here and the next village—and I'm afraid she's frightened," he gently added. Thus he told the story again, very quietly, to Florence Pauline.

"Why, Ned," whispered Mrs. Logan, "he's very—Don't you find him attractive?" Her husband nodded, never taking his observant glance from the Californian's face. "And you really think—?"

Again he nodded. "Unquestionably I'm afraid."

"But he seems so sane!"

"They often do. But he's firmly possessed of this hallucination about the name—and we knew of his efforts to dispose of the child; and yet, you see yourself that, normally, he's not the sort of fellow to—" He paused, shaking his head.

"Oh, what a pity."

"Oh Oren—do you—do you think—?" faltered Florence, when the tale was told. "It doesn't seem a bit like Ethel. She's always so careful—especially with Brudder. Oh,

no! She never would have tried—"Perhaps," suggested Logan, "Mr.—Keene saw her standing near the door and fancied—"

"Look here," demanded the college boy, "are you telling this straight? Because if my sister"—he hesitated under the steady, blazing indignation of Keene's glance—"because if my sister—" he continued brokenly, to the company, and stopped.

"I don't think you need be alarmed about Mrs. Gerard's safety, Faulkner," said Logan quickly; but if I were you, I'd lose no time in looking her up. It is doubtful whether Mr. Keene can tell us anything more about her. Have we explained to you that we have two Mr. Keenes here? One is a friend from the west, and the other is a guest"—significantly—"of Dr. James Burleigh."

"Oh!" gasped Florence. "Oh, mercy!" and clasped her nephew closer.

"Good Lord!" cried Keene, in sheer exasperation. "Of course I'm his guest! But I'm not his patient, if that's what you mean! We're friends. We were roommates at college. We played on the same—"

"Yes, yes, that's all right. You are just old chums. We all understand that perfectly. Now don't let's get excited."

"Excited! Man! I'm as sane—yes, by Jupiter! I'm a whole lot saner than you are!"

"Of course, you're as sane as anybody. Now that's all right, isn't it?" Logan laughed easily, with a restraining glance at the women, who were showing an inclination to huddle away. "Now we understand each other perfectly and everything's all right. Faulkner, you'd better leave

your sister and the baby here, and go at once to find Mrs. Gerard."

"Oh, poor Ethel!" sobbed Florence. She turned a tear-wet face to Keene. "Tell me truly—truly! Did you get off that train with the baby to save Ethel?"

"Truly, truly, I did," said he, gravely and gently. "Do you believe me?"

For a moment she looked into his steady eyes. Then she laid her hands in his. "Yes, I believe you. Because—because, you see, you took off your coat to wrap the baby in. You wouldn't have done that if—if—"

"Bless your heart!" said he. "You're all right! Now, come on, Mr. Faulkner. We'll go out and find your other sister. That is—you're not afraid, I suppose?"

The college boy, himself a man of impressive inches, laughed a little at that. "Oh no," he said, "I'm not afraid."

"All right. And when Jim Burleigh gets back"—Keene addressed Logan—"I'll get him to give me a certificate of mental soundness, and then I'll be in a position to ask you what part of California your Franklin Keene comes from."

"California!" cried Mrs. Logan.

"Yes, California!"

"Oh, I'm not from the coast," said the lean one. "Chicago's my home."

Keene turned a bewildered face to the hostess. "You said California, didn't you?"

"Did I? Oh no, I couldn't! I must have said 'the beloved west.' That's what I call it."

Meanwhile young Faulkner had been mulling to himself: "California, California—Keene of California! Keene—of California!" and now he broke out sharply:

"See here! what was your college?"

Keene mentioned his alma mater.

"Why, say! You're not—you're never 'Kicking Keene of '92'!"

"Yes, I am."

"You are? You are? The boy seized him by both hands. "Why people, this man was one of the greatest football-players this country ever—why, he kicked five goals running—"

"No, I didn't," interrupted Keene. "It was only four."

"I know all about him! Crazy nothin'! He's Keene—the Keene! Keene of California."

Nobody but the maid had heard the door-bell, but they all heard the mother's cry as she ran to gather up her boy.

When the excitement had cooled a little, somebody discovered Keene's famished condition, and there ensued much rivalry to make him comfort-

able. The first thing they brought him was liquid, and he looked over the glass at young Faulkner, asking:

"What do you call that boy?"

"His small sister has dubbed him 'Bradder,' and that goes while the rest of us squabble over whether he shall be named Scott, after his father, or Richard, after his grandfather, or Orin, after his other grandfather and me. But I can tell you one thing. After to-night—and I know Florence and Ethel will hack me up in it—after to-night my vote goes for Franklin Keene!"

"Well, here's to him, anyhow," said the Californian, laughing.

"How well it has all ended!" sighed Florence, happily.

"Oh, I don't know, objected Keene, looking at her. "Why ended? Why assume that it's all over? Somehow I'd rather you'd think of it as a good beginning."

And that is what it proved to be.

A single-talent man, supported by great self-confidence, will achieve more than a ten-talent man who does not believe in himself. The mind cannot act with vigor in the presence of doubt. A wavering mind makes a wavering execution. There must be certainty, confidence, and assurance, or there can be no efficiency.

An uneducated man who believes in himself, and who has faith that he can do the thing he undertakes, often puts to shame the average college-bred man, whose over-culture and wider outlook have sometimes bred increased sensitiveness and a lessening of self-confidence, whose decision has been weakened by constant weighing of conflicting theories and whose prejudices are always open to conviction.

The Human Side of Immigration

BY JOHN GRAHAM BROOKS IN THE CENTURY MAGAZINE

In considering our immigration policy we are inclined to estimate its value solely by the benefits of the immigrant to the state. The human side of immigration is pictured by Mr. Brooks. His story tells the true cost of its efficiency to the state, to which it benefits immensely in general.

LET me first put my thesis into the form of a personal experience—a day's tramp in southern Italy to see the peasantry at work in the poorer farming districts. In Naples I was encouraged to do this by an Italian who had come back after seven years of successful fruit-vending in Boston. In one of the lower suburbs he had restored the poor shanty of his boyhood to something like luxury. His father, mother, and a crippled sister lived there amid comforts that were like the clunk of gold to a local emigrant agent, who had only to point to this household as the most persuasive of object-lessons.

"I can sell more tickets," he said, "by showing such homes as that than by all my other advertisements put together. From his commission business in Naples Nello comes here once a week, and is always ready to tell them what he did in Boston, and what his two sisters earn in the market gardens at Arlington. These restored homes, together with the money and letters pouring in from the States, are filling the ships with emigrants.

Nello was eager for the tramp into the country. He wished to show me the contrasts between the life of the farm laborer there and that of the Italian emigrant in America. We both had in mind the wages,

clothing, food, and housing of Italian men and women at work upon the soil and in fruit industries about Boston.

Less than an hour by rail from Naples, we found the workers at their tasks. In no tested case was the day's wage more than a third of what is paid with us; in others it was not a fourth, and in extreme cases, a fifth. The contrast in food and clothing was sharper still. If we include the huts in which they slept, we have the measure of the "standard of living" there and here. It seems to me an understatement to say that the standard is three times as high with us. Indeed, if one were to select an Italian colony in some of the California fruit regions, the contrast can have no statistical expression whatever. The lower estate is, as upon the farm to which I went, essentially that of slaves toiling on the bare outer margin of physical existence. The higher estate (as in Sonoma county) is that of almost boisterous success. The courage, hope, gaiety of the Italian in the charmed Western valley are fairly stunning. On a large farm east of Rome, yet so near that I could see St. Peter's dome, the field hands had every mark of half-fed and over-weighted animals. Listless, heavy-footed, they were dragging for their thirty cents with no more

interest than that of the ox which which one of them goaded on. Here, too, were living several families released from debt, mortgages and rents by fathers and children in America. One home had become the envy of the little village, restored by the father, who had come back to stay. More than the dollars, he had brought back ideas about sanitation, about the school, about gardening, and specially about methods of marketing fruits that made him a power in the community. If we multiply the influence of this man in Europe by many thousands, we have a glimpse at least of the neglected side of immigration problems.

Simple as these incidents are, they gave me, eight years ago, the first hint of what I had never heard discussed—the reactions of our immigration on other countries. Pro and con, for half my life, I had heard the dispute over the immigrant, as if his values were alone determined within our national bounds. By a chance meeting in the streets of Naples, I was lead to see the human or world-side of this influence. With some care, since then, I have watched for this kind of evidence. It comes now in an ever-broadening stream from a dozen countries where economic and, in some cases, political and social conditions are incomparably harder and more cruel than among us. Later, in Italy, I learned that my few instances could be multiplied almost indefinitely, and now the Countess di Bruzza, out of her long experience, tells me there are few more cheering signs than the embodied influence of returning

emigrants at hundreds of places in Italy. One knows well that they will also take back some loud and ungracious qualities; but, on the whole, they take what the communities to which they go most surely need—money with which to do things, but, far better, an enlarged and harder spirit. As Nello said: "They go away with a hundred fears; they come back fearing nothing. They go with a swarm of petty superstitions and timidiities; they return with the courage and enterprise that come from definite success."

A friend who has journeyed much in eastern Europe, from which increasing numbers of our immigrants have come during the last fifteen years, tells me that no single influence in those countries has so much hope in it as the "rebounds of the emigrant," not alone the cash remittance, but the steady current of cheering messages which the mail also brings. Here, too, an increasing number return to stay; and Mr. Waterborn, traveling on government service a dozen years ago in Europe before he was given charge at Ellis Island, tells me that one never sees what the problem means for humanity until he looks upon the communities that are helped and uplifted on the other side. "It is, if taken as a whole," he says, "the greatest influence for civilization among men."

Two years ago, in a southern city, I heard a scholar applauded by Virginians for saying, "The state-line must no longer limit our sense of citizenship. Greater than the state is the nation. We shall not love

Virginia less for loving the nation more." A gentleman of the south, sitting behind me, whispered: "It marks a great change to hear this audience respond to a speech like that."

We should delight in the direction of the change, but the larger national boundaries do not set the limit of sympathies. We are still reveling in the ethics of nationalism; yet that, too, must some day appear as tribal ethics now seem. That immigration is slowly preparing us for that larger citizenship seems to me assured. By sheer contact it is wearing away the very superstitious that have made peoples hate and despise one another. Masterinck has said it well. "Heils are made out of human misunderstandings." I am for from suggesting that we have outgrown national ethics, much less that we hasten to act primarily from the world point of view. The manageable good of the United States will rightly be our first and chief concern. But why should we accept this flimsy assumption that in this or that particular our national well-being so necessarily conflicts with a good larger than our own? This assumption, acted upon, has been the main check in the world's civilizing.

Nothing is easier than to show that most of the historic fears of immigration into this country have been mistaken. It was assumed as early and by as enlightened a man as Governor Winthrop that our own development would be endangered by the coming of "strangers." More definitely still, since 1787, we have

had one varying succession of forebodings as to the coming evils of immigration. They never really arrive, but they are always lurking there in the future. I asked several genuine restrictionists among the delegates at a recent Immigration Conference why they feared immigration. They agreed that they could point to no observable evil thus far, but it certainly would arrive, if we did not put up the bars. It was admitted that enormous undertakings were everywhere waiting for more labor, and were quite dependent upon it. "But think of a million coming in a single year!" Here is the ghost that for a century and a half has worked on our imagination. Note that they are always assuming this conflict between our good and a larger human good. The advantage to those who come here is not questioned.

When 20,000 came in a single year, many wise people were alarmed, and for precisely the same reasons that the people are now alarmed. "How could we assimilate such masses?" "How could the American standard be maintained in the face of these multitudes?" "What will become of the wages of the laborer?" So many immigrants came without their wives, they would send their money back to Europe." Bred under other political and religious systems, how could harmony be long preserved?"

But if a million a year are to come, can we continue to use them to the common good? One cannot answer this except by such experience as we have passed through. It

should, however, be kept steadily in mind that ocean and railway transportation is so developing that it will more and more act to give automatic relief for congested periods and districts. A half million can now easily leave this country in a single season. Steam traffic will more and more have the same motive to take them away as it has had to bring them, and inducements will be forthcoming. Many agencies are now at work to strengthen the weakest links in this chain. Of this possible outlet and easing of the pressure no earlier writer seems to have had a glimpse. Within twenty years as many may return to their homes in a single season as ever have come in one year. We touch here the economic bearing of the question. Mobility, free going and coming according to conceived industrial advantage, has rightly been held among the highest values.

Indeed, the whole study of race migrations has gone far enough to bring out the dominant fact that economic causes are at the heart of these movements. Adventure has played its part, and war (with plunder for its aim) a still greater part; but plunder was the economies of the barbarian, while the lodestar guiding the world's most romantic adventure was the glitter of precious metals. It is even a little chilling to learn that the most glib of these explorers, from Columbus down, did not for a moment forget that they were out for "the dust of the gods."

If, for simplicity, we exclude the war element in migrations, we have

the main fact that some millions of people yearly change their habitations on the planet wholly for economic reasons. They believe that they can raise the standard of living through migration, and so far as our own immigration problem is concerned, this is too clear to require proof. If, for a moment we look at the results of this migration into the United States—look at it strictly from the human or world point of view, who would question for an instant that it stood for results that enlarge opportunity and progress? The world has been the gainer. Let us cling to this big and cheering fact. We will hold to it until our fearsome opponents show us far better evidence than they have yet given that the world's good is our ill. Let them convince us that the good of Sweden, Italy, Greece and Hungary, in respect of immigration, is set over against our own good. We see the incalculable benefit to them. Let the alarmists make clear to us the consequent injury to this country. They have thus far done two things. They have created out of the imagination a thousand evils that have not arrived; they have, secondly, fixed attention upon various accidental ills which never fail to shadow every great human activity. What a swarm of mischiefs beset trade and democracy! Yet we do not propose to discontinue trade or give up democracy. The moral and social problem is rather the oldest one in the world—that of separating abuses from uses. The opponents point to city congestion, to heightened insanity, and to certain forms of

crime. They are all present, and they have been increased by immigration; yet they are exceptional, and should be dealt with strictly as such, and quite apart from the totality of the movement.

It is this large human side of immigration, through which we are related to the whole realm of ideal values that connect themselves with the free and friendly movement, which brings races long enough into contact to know one another and to tolerate differences.

The supreme world question is that of races learning the highest and most difficult out of civilization; that of living together with good will and intelligence—living together so that they may help one another rather than exploit or despoil one another. The United States is helping to solve that problem in the only conceivable way; namely, by giving the races a chance to live together long enough to substitute human and social habits for mere clannish and tribal habits.

What is now the mother-mischief in our race relationships? Obviously the shadow of an extremely vulgar ignorance and prejudice, one race against another. Think of two nations as advanced as England and France living century after century hard by each other, and, until the most recent years, having merely contempt for each other—the average Englishman honestly thinking that a Frenchman was a kind of monkey with clothes on, and that chiefly because he had a different manner and speech from the English!

Canadians, noticing the immigrants

arriving late in the autumn found difficulty in securing work, the Home of Industry and other charitable institutions of Montreal, being thus overcrowded, have agitated for legislation to restrict immigration between October and March. To broaden the scope of this proposal and give to it a statistical basis, such as international bureaus will soon make possible, is the gist of Professor von Philippovitch's scheme of a scientifically controlled *Answandung*, to use his term for migration.

On the whole speculative side of this question, we are bound to allow for these two future possibilities: (1) an effective exclusion of the really unfit, as organized at selected points of departure and with such a standard and such penalties as to check the evil at its source; (2) an international control and direction of these migratory currents with deliberate reference to local trade demands. That physically and politically we are suffering from the slovenly neglect with which we have met this immigration is clear. This is seen in the whole humiliating history of our naturalization frauds, in staggering burdens of insanity, dependency, pauperism, and certain forms of crime. These are, however, largely traceable to avoidable causes—to causes that should in future be brought under control, and constitute, indeed, the main problem.

With these considerations in mind, what is to be our attitude toward the general subject under discussion? That the people on this small globe

are to travel with increasing freedom from one part of it to another, we may safely take for granted. That nearly a thousand large ocean steamships for human traffic are every moment in process of construction is pretty good evidence that they will be used. The merely physical and pecuniary difficulties of forcing people to stay in places from which they want to escape will every year become more embarrassing and more costly. The old "Know-Nothing" cry of "America for Americans, Canada for the Canadians," is not only already seen to be unwise and impracticable, but, what is more, it is becoming ridiculous.

From the point of view of race education, this human or world side of the problem should have not only increasing attention, but it should

have the utmost practical weight consistent with safe-guarding interests within national grounds. We are in little danger of neglecting these self-regarding interests. The more impending danger is the moral one of narrowly distrusting the principle of liberty as applied to races reaching out toward an enlarged social and economic life.

Up to date, this common weal of the peoples has rarely not been opposed to, but rather part and parcel of, our own national strength and vigor.

We may say as a nation what Gladstone, in one of his last conversations with John Morley, is reported to have said, "In my sixty years of public life, I have found no principle so safe to trust as that of an ever-enlarging social liberty."

No matter what your duties are, you can always, if you really try, find something in them that is really interesting, and you should make it a point to think of the interesting part only, leaving all thoughts of the more disagreeable out of your consideration.

It is absolutely necessary to achieve anything that the work is performed willingly and cheerfully, not carelessly and slovenly, as the finished work will always bear the stamp of the mind in its work.

If you fall in love with your work, if work becomes a source of pleasure to you, then and then only, can you expect to perform the work as well as it should be performed.

The World's Greatest Oyster Fisheries

BY R. J. HYDE IN THE WINDOW MAGAZINE

The Town of Colchester, England, was the largest oyster fishery of the world. The extent of this oyster fishery may be gathered from the fact that the Colne Fishery Company paid the town during the last century years no less than thirty-one thousand pounds for the lease of these oyster grounds. Mr. Hyde gives a very interesting description of the oyster in its different stages of maturity.

THE pioneer of systematic oyster cultivation in Europe was one Sergius Orata, who, according to Pliny, established oyster beds at Baiae, the great Roman seaside resort, about the year B.C. 95, and, incidentally, made a fortune out of his brilliant idea.

So important did this old Roman industry become that an artificial channel was constructed in order that the famous oyster beds in Lake Lucrinus should be provided with a constant supply of fresh sea water. Later on, the fame of the British native oyster spread to Rome, and about A.D. 78, Agricola sent the first consignment of Ruperians from the shores of Kent. Their superiority over the oysters of the Mediterranean was speedily recognized, and native oysters became, and have remained ever since, an important commercial asset to our country.

An old Norman-French proclamation, dated as far back as A.D. 1256, made by the rulers of Colchester, sets forth that the Colne river oyster fisheries had even at that time belonged to the town of Colchester "time beyond memory." How, and by whom, the actual cultivation was inaugurated, history does not relate, though it is most probable that it was instituted to meet the demand of the luxurious Romans for the famed Ruperians, without which no

feast of any importance was considered complete.

It is a curious but undoubted fact that every kind of aquatic creature is found to attain a distinct superiority in some particular locality or other, certain rivers or areas in the sea being apparently specially adapted to certain species which thrive there abnormally owing to the presence of some local food, or to some peculiarity of the water itself, which is exceptionally favorable to certain organisms.

That the Pyefleet is pre-eminently adapted to the production of the finest possible oysters has been common knowledge for centuries, yet the exact reason for its superiority still remains more or less a matter of conjecture.

By some authorities this superiority is held to be due to the presence of a strictly local water-weed that exists only in the Pyefleet. Curiously enough, this weed is not even to be found in the Colne itself, of which the Pyefleet is a branch, or any of the neighboring creeks. The theory is that the oysters feed upon minute animalcules that frequent this weed, and thus attain abnormal plumpness and succulence. On the other hand, though oysters have been cultivated for so long, beds have been in existence in China for over two thousand years, comparatively little is really

known as to their life history. It has not even been definitely established upon what, or in what way, an oyster actually does feed.

Another section of experts holds that the water and natural surroundings alone are responsible for the excellence of the oysters taken from the Pyefleet.

Whatever be the true reason, the fact remains that no more ideal situation for an oyster-fishery could be found in the world than Pyefleet and the Colne.

The fisheries cover a total area of eighteen thousand acres of water, at the bottom of which are countless millions of oysters in all stages of maturity, from the "spat" that is only visible under a magnifying glass up to "well fished" six-year-olds reposing on the fattening-grounds, fit and ready for the tables of epicures.

Some idea of the extent and value of the property may be gathered from the fact that during the last fourteen years no less than fifty-eight thousand pounds was divided among the members of the company out of the profits.

The fisheries are worked by about four hundred oyster-dredgers, each of whom has to serve a seven years' apprenticeship to a member of the company before he becomes what is locally known as a "Freeman of the Colne," and, as such, entitled to a share in the profits in addition to the wages received for the work done for the board on the dredgers or elsewhere.

During the fishing season a large fleet of independent dredgers also

find remunerative employment dredging in the open sea beyond the boundary line, the presence of a continuous supply of oysters in the sea beyond the mouth of the Colne being undoubtedly due to the spat which annually drifts seaward from the millions of oysters in the river, otherwise the outside grounds would long ago have been exhausted by over-fishing.

As before mentioned, little is known at present of the real life history of the oyster, though much light has been thrown upon the subject by recent investigations.

The manner in which they feed, their method of propagation, even the sex of an oyster, still remain mere matters of conjecture.

In the summer the oysters sicken and become unfit for food. First comes what is known as the white sickness, during which period the outside edge or frill develops a white, pulpy swelling. This is followed by the black sickness, in which the colour of the pulp turns to black. The oyster then casts its "spat," as the embryo oysters are termed. The spat flows generally in May, leaving the oysters thin and weak.

"Did you ever see an oyster walk upstairs?" queries the writer of an old song. Probably it will be new to him, and also to many others, that an oyster can accomplish this feat with ease, provided always, as the lawyers say, that the stairs were under water, for the embryo oyster often swims, floats, drifts many miles from its original birthplace, before it attaches itself to some more substantial object, in order to take upon

itself the responsibility of its future existence.

During the spawning season the Colne and the adjacent waters are literally alive with oysters. A single drop taken from the river on the end of a match was found, when examined under a microscope, to contain more than a dozen tiny, yet perfect oysters. Multiply the contents of one drop by the number of drops contained in eighteen thousand acres of water at an average depth of ten feet, and the number of baby oysters annually born in the Colne can be easily ascertained. That only a small percentage survive and reach the state of maturity is obvious. Baby oysters attaching themselves, as they do, to any substance with which they come in contact, would soon form themselves into great clusters if not attended to, consequently special beds of "enish," or bleached oyster shells, are prepared for them in the river.

In the early stages baby oysters are known as "swimming spat"; the exact period for which they float or swim before finally attaching themselves to any object is not definitely known. About the middle of March the work of shifting, stocking, and singling out the brood commences. In order to accomplish this, the dredgemen call the hauls brought up by the nets. From the older oysters, parasitic growths are carefully removed, so that they may be relaid either in the Colne itself or, if of sufficient age, they are taken to the special fattening grounds of the Pyefleet.

Often as many as twenty or thirty little oysters will be found attached

to one empty shell, and if permitted to mature without being separated, it is obvious that they would be unable to expand and retain the symmetrical shape for which our native oysters are famous, but would, on the other hand, contort and deform one another as they increased in size, so they must be separated and replaced singly in the water.

Oysters are not considered in prime condition for the market until they have attained the age of six or seven years. Practically each and every one of the millions of oysters lying upon the beds of the Colne Fisheries will be dredged up, cleaned if necessary, and relaid at least once a year.

It depends very greatly upon the season as to the period which elapses between the time the oysters cast their spat and the time at which they are in a suitable condition for the table. The summer of 1906 was exceptionally favorable, and enabled the oysters to attain a prime condition as early as the beginning of September.

A curious fact about oysters is that one may rest content that a native oyster is actually a native oyster; for though oysters in various stages of maturity are imported from various parts of the world and relaid in other waters, outside the Colne, to fatten, yet, for some unknown reason, foreign oysters relaid on our coasts do not cast any "spat," consequently only the genuine natives breed upon our shores. Many of the foreign relaid oysters, however, are almost as perfect in shape as the natives themselves. If any

doubt as to the genuineness of the birthplace of an oyster be entertained, there is a simple means by which this can be proved beyond a doubt. Experts, of course, can tell at a glance, but there is another infallible test which anyone can apply for himself. First open the suspected oyster and remove the fish. If the oyster is a genuine native, the whole of the interior of the shell will be found pearlywhite, with perhaps a bluish or purple tinge. If, on the other hand, the oyster has been born elsewhere than in or adjacent to the estuary of the Thames, a curious, dark, crescent-shaped mark will be observable, somewhat resembling a dark eye-brow, at the point where the oyster was originally attached to the inside of its shell.

The price of the Colchester oyster has increased enormously during the last fifty years; thus we find that during the great exhibition of 1873 oysters were disposed of at 120 guineas per London bushel. This old London bushel contained 22 gallons, the price of the oysters working out at about two shillings and sixpence per hundred, or, approximately, the price for which a dozen can be obtained at the present day.

The enormous value of the stock of oysters lying at the bottom of the Colne and Pyefleet naturally necessitates exceptional precautions for the preservation of the property of the corporation, so that in 1890 a special force of oyster police was established to protect the fisheries from the raids of oyster-pirates. This novel police force consisted originally of one chief and three

constables. The increase in value and importance, however, has necessitated the increasing of the force to its present number of eight constables, three sergeants and an inspector, who are to be seen cruising day and night upon the waters of the Colne, either in the cutters or in the steam launch.

When the Freeman are at work, there are from fifty to one hundred sailing and one steam dredgers. The boats commence operations at appointed places, and at a signal from the flag-boat, "Cease dredging!" each makes the best of its way towards the packing-shed, and an exciting race ensues, the captains of the sailing dredgers manœuvring to secure the best possible position, each endeavoring to be first to unload her catch. Arriving off the packing-shed, the oysters, which have been previously packed in wicker baskets, are taken ashore in boats. Those not required for immediate packing are thrown into one of the numerous oyster-ponds by which the packing shed is surrounded, there to await the arrival of orders. Inside the shed the packers count and place the oysters in barrels of various sizes. In order that the public who purchase these oysters from the Colne Fishery Board may have a guarantee that the oysters are genuine and in a perfectly healthy condition, a certificate to this effect is enclosed in each barrel, and the barrels are branded with the borough arms and fastened with the board's seal.

As soon as the fleet have discharged their catch, the oyster police board and "rammage" the boats, in

order to make sure that the men have not concealed any oysters aboard. The regulations of the board are so strict that no person connected with the fisheries is permitted to take or eat even a single oyster without payment, and should the police discover even so much as a few empty shells on board one of the boats, the matter would be immediately reported.

As each of the men engaged in the dredging must, of necessity, be a Freeman of the river, and as such, hold an interest in the working of the fisheries, which is liable to forfeiture, it is seldom indeed that there is any cause for complaint.

The most troublesome parties with whom the oyster-police have to deal are local fishermen, who have an intimate knowledge of the waters and know exactly where the oysters are to be found in the best numbers. When the outside fleet are at work dredging in the waters of the North Sea beyond the limit of the fisheries, the police boats must ever be on the spot cruising around to make sure that none of the vessels cast their dredges inside the boundary line.

How profitable oyster piracy would be to anyone with the requisite

knowledge, will be gathered from the fact that a single small dredge cast into the waters of the Colne can collect oysters at the rate of a pound's worth per minute.

Unlike the majority of oyster fisheries, the waters of the Colne, though tidal are, comparatively speaking, deep. Consequently even at low tide the oysters are always under water, and not as in so many other places, exposed at low tide. Moreover, the Colne is exceptionally well situated, as there are no houses to be seen for miles along the banks, therefore all fear of contamination is eliminated.

Every year, early in September, the fisheries are officially declared open by the mayor and corporation of Colchester, "according to ancient custom." This quaint ceremony takes place upon one of the dredgers out on the Colne. After the proclamation has been read, giving permission for the oysters to be taken from the river, the success of the fisheries for the forthcoming year is toasted by all present, who partake of a tiny glass of gin and a morsel of gingerbread. The origin of this custom is not known, but it has been observed annually since any record of the proceedings has been made.

The great thing in this world is not where we stand, but in what direction we are moving. We must sail to reach the port, sometimes with the wind. Sometimes against it, but we must sail, and not drift. nor lie at anchor.—Oliver Wendell Holmes.

How to Use Your Evenings

BY NATHANIEL C. FOWLER IN THE WORKER'S MAGAZINE

Mr. Fowler emphasizes the value of reading and study during one's spare moments. He does not contend that every minute of one's time should be devoted to duty and systematic study, but in the hours devoted to diversion we should be careful to select those pursuits which will contribute to our progress.

NEARLY all city stores and practically all city offices close not later than 6 o'clock. Many of them cease to do business as early as 5 o'clock. But considerably more than nine-tenths of our employees, whether working in a store, a factory, or an office, or serving on railroads, in the city or in the country, have either all or a part of their evenings or some off time during the week.

How will you employ your spare moments? You may spend the whole, or a part, of them in study, or you may use them for resting purposes, or you may employ them for dissipation, or you may divide them, using a part for study, a part for diversion, and a part for other purposes. You cannot be true to yourself and true to your work if you do not use these out of working hours for the mutual benefit of yourself and your employer.

While I would not advise you to carry the burden of business into your home, I believe that you cannot succeed if you close your work with the closing of your office. The man who gets through never accomplishes anything. Do not misunderstand me. Again, let me say that business should be done during business hours, and that between working hours should not be taken up with

the business matters. The active part of business should be shut off with the closing of the office door, but the connection always remaining with those who succeed. Much of the great work of the world, whether it be of business, or of invention, or of discovery, is done outside of the office, and outside of the laboratory, and outside of the study. Between times often become the great times of life, and in them is accomplished many of the greatest deeds of civilization.

The off-business hour is not removed from your life's duty. Every moment of it should be devoted to the accomplishment of your ambition. No one should rest for the sake of resting. Loafing is not resting. No one should take diversion for the sake of diversion. Resting and diversion are valuable, partly for the pleasure they give, but largely because that in the receiving of pleasure one is enabled to do his duty better. The diversion which is taken for pleasure only, and which does nothing for the upbuilding of the mind or body, is of no higher quality than that which allows the hog to bask in the sun. The man of character, the man who amounts to something, so regulates his life that in the end he will accomplish all that his ability and circumstances per-

mit, and he rests and plays, and studies and reads, and does everything which he does do for the rounding out of his fullness. Sleep is not that we may sleep; it is that we may do better work when we are awake.

The majority of boys and young men waste their time off. They use it for mild forms of dissipation and for a loafing sort of resting which contributes nothing to anything. On the other hand, many boys and young men who work hard during the day devote most of their spare time to study and to what they think will be of intellectual benefit to them. This shows proper spirit, and they are likely to succeed. But there is such a thing as carrying it too far. There are only twenty-four hours in a day, and a part of the day belongs to sleep, another part to resting, another part to diversion, and another part to work. No one can profitably work all the time any more than he can naturally sleep all the time. The boy or young man who spends all of his evenings for study or for some other hard work would accomplish more if he gave part of each evening or part of his evenings to resting and to suitable diversion. One can accomplish more in an hour when he feels like working than he can in several hours when he is fatigued. Quality of work is worth more than quantity of work.

Many of us overwork and overdo, under the delusion that this overwork and overdoing will give us greater accomplishments. As a matter of fact, they accomplish less. If

the mind and body are not given the rest which belong to them, they will refuse to do their best work. The proper kind of rest and diversion restores energy. A period of rest and diversion with a period of work will accomplish more than two periods of work without a period of rest. Most of us work too many hours, and for many of us there seems to be no way out of it, and the great majority of us carry the strenuousness of the shop, the store, or the office into our evening life.

The life of work should not be completely separated from the life of home, nor should the life of the home be entirely separated from the life of work. Each is but one branch of a common trunk. But the strenuousness of the shop should not be carried into the home.

The time will come, and I hope it will arrive speedily, when there will be five days of labor, one day for rest and diversion, and one day for the special worship of God and the upbuilding of man's inner qualities, but until that condition arrives we must not ignore present conditions, and we must not forget that it is our duty to contribute our part toward forcing conditions to arrive at a better and more civilized state.

For the present this overwork will continue, and business in the near future is likely to be more strenuous and more trying to men's bodies and minds. There appears to be no relief in sight. The boy who enters any calling will find it necessary to work hard, and often to overwork,

if he would meet success. It is for him to regulate his twenty-four hours so that he may make the most of them under existing conditions. If his work is sedentary he should take exercise in the open air. He should not devote more than a part of his evenings to heavy reading or to hard and systematic study, and part of his time off should be used for restful diversion and for those pleasures which are all the more pleasurable because they contribute to progress. A little of the right kind of reading and study will give one more than many times that amount in mere quantity bulk.

Every one should take up some form of systematic reading, but the reading should not be confined to books, or to newspapers, or to other periodicals. It had better be divided into three parts. Book reading is necessary to the rounding out of success, providing books of quality are read. A good daily newspaper is civilization's present and advancing agent. No one can keep up with the times who does not read a first-class newspaper habitually. There are several reviews and other general periodicals which contain the gist of about everything worth knowing, and the systematic reading of one or more of these will keep one well informed. Choose the cream, not the skimmed milk, of literature. The principal of any school, or editor of any paper, or your librarian, gladly will assist you in selecting your reading matter.

One of the best ways to combine diversion with study is to form

classes of three or more young men, and to meet at stated intervals. The gatherings should not be devoted entirely to reading and studying. General conversation should be encouraged, particularly if it should be directed toward some solid and yet not unentertaining subject. One can obtain in this way much information, and at a minimum of mental fatigue. I heartily believe in societies of every kind except those which lead to dissipation. An association can consist of as few as three or four, and the number may run up to a hundred. These associations, if properly conducted, are likely to give their members the right combination of mental improvement, social intercourse, and recreation. They are especially commended to young men who board, and whose home consists of a hall bedroom with the right to use a common bathroom.

The boy or young man who desires to improve himself can more readily obtain it by associating and studying with friends of like tenor than he can in the seclusion of his bedroom, or even within the portals of the average home.

Success depends as much upon the use of our off working time as it does upon our hours of labor.

It is as essential properly to regulate and use our evenings as it is to attend to our business affairs. As the influence of the shop affects the home, so does the influence of the home affect the shop. What we do between our working hours has much to do with the quality of our accomplishment.

Success in Business

BY WILLIAM WHITELY

Mr. Whately, whose death occurred a few days ago in tranquil circumstances, was one of London's most successful business men. In spite of the most strenuous opposition, he built up a successful business of numerous properties. The following article contains hints culled from the experience of a successful career and should prove of considerable value to the young man about to commence a business career.

THE first point that I would impress upon the ambitious beginner in business life is that of the absolute necessity for indomitable energy and perseverance in the pursuit of success. No man who wishes to realize lofty ambitions in commerce can afford to serve two masters; he must have an eye solely to his business or he is doomed to failure from the outset. The tension must not be relaxed for a single instant, his business must be his sole hobby, his only pastime. In my early days I never failed to commence my business day at seven a.m. and I never knocked off work till close on midnight.

Energy is one requisite, pluck is another. The man who aspires to big things must be ready to take risks which other men would shrink from. I do not mean by this that he must be impetuous and reckless. There is all the difference between foolhardiness and courage. But a man who sets before him a high aim will undoubtedly often find his plans regarded by others as foolish and uncertain.

There are but pieces of general advice, and may be learnt by anybody for himself from the headlines of a copybook. I will now go on to make some suggestions more specific. The first of these offers a flat contradiction to the well-known proverb, "A rolling stone gathers no moss." There is no point on which I would insist more strongly than the neces-

sity for the young aspirant to acquaint himself with the methods of more than one employer. The young assistant must never be content to stay long with one firm; he must study the methods of several, and endeavor to understand how they have each attained their various measures of success. And in this connection he must remember the great importance of choosing very carefully the employer under which he places himself.

So much for the training stage, but this counsel is equally applicable to the man who has a business of his own to conduct, for there, too, it is just as necessary to study your man and know exactly to what use he can best be put. Particularly is this so in businesses like my own, where new departments have constantly been added. Whenever I have started on a fresh line I have always been most careful in choosing the right man to manage the operations, and I am sure the faculty of doing so is an indispensable factor in commercial success.

It is a penny-wise and pound-foolish policy to be niggardly and inattentive in the care of employees. A wise employer will always see that his assistants are well housed and boarded, and, not only that, he will also take an interest, within reasonable limits, in their general welfare.

Equally essential is a polite and courteous attention to the wishes of customers. Many a customer is

turned away by a discourteous negligence on making a small purchase, who might, if he had been treated differently, have spent pound after pound at a shop. I have always been very careful indeed in this respect, and the result is that my business enjoys a very favorable reputation with the public. Visitors from all parts of the world are to this day constantly enquiring whether it is possible to see me, and a request of this kind is invariably granted, at whatever inconvenience to myself. There is nothing more necessary to the business man's equipment than a pleasant and obliging manner.

This point is all the more important inasmuch as in commerce reputation counts for so very much. Once let a firm get a bad reputation in whatever respect, and its business is bound to suffer. The biggest disaster that could happen to a firm is to acquire a reputation for invidiousness or dishonesty. I have myself made it my object to leave no loophole for the charge of cheating the public in any way. No article of mine has ever been marked a bargain unless I had previously convinced myself that it was a bargain, and I always had the price of goods in my shops marked in plain figures which no one could mistake. Cleanliness and neatness of arrangement have always been among the virtues I have endeavored to cultivate.

Many men in business make the great mistake of aiming always at getting the highest price possible for an article. I have always found it advisable, on the contrary, to sell cheaply, and though this might generally be thought a ruinous policy, I have always found it a success.

Now a few words as to credit or cash systems. To my mind there is

nothing more futile than for a business man to allow his customers long credit, as many are in the habit of doing. It has always been a rule of my life to pay my way as I go, and I do not see how this can be done if my customers do not do the same. No man can afford to sell cheaply if he does not get cash for his goods; at any rate he cannot wait more than a week. How many tradesmen there are who have been brought to ruin because they would not call in their capital when it was required! Selling for credit is, in my opinion, a sure way to the Bankruptcy Court.

Lastly, I must say a little on the subject of boycotts and cliques. Everyone who contemplates a large commercial enterprise must be prepared to face opposition of this sort, for, as long as human nature remains what it is, the successful man will experience the envy of less fortunate rivals. The man who will not go on his way undeterred by hostility of this kind, had better confine his ambitions within small limits, for if his aim is anything above the ordinary there will be many who will do their best to put a spoke in his wheel by fair means or by foul. My own business, for instance, has suffered from as many as five fires, and all of them I attribute to incendiaries. The last of them alone cost me over £250,000 but nothing daunted by this crushing disaster, I re-created my business from the ruins. No one can ever hope for great success who is set back even by so crushing a rebuff as this.

It will be well, I think, in conclusion to give the reader a few trite maxims incorporating in as short a space as possible the gist of what I have said. They are maxims I have

always kept before myself, and here are some of them:—

Civility costs nothing.
Sell only what does you credit.
Fair trading means successful trading.
Never sell things at a loss.

Always pay as you go, and if you can't pay, don't go.

Take care of the pence, for pence make pounds.

Trust in self-help.
Never despise little things. Drops of water make the ocean.

Cancer, The Unconquered Plague

BY LEONARD KEESE HIRSHBERG, M.D., IN THE AMERICAN MAGAZINE

This third disease, having killed the general public all medical life. All treatments of it have proved useless (cancer) and all operations (the) which have been tried, have not only failed to relieve, but have even caused the patients to die. The patients are now in a state of despair.

NEW cancer cures are flung before us just about as often as new murder mysteries. Every time a German savant discovers another ray in the spectrum, some other savant is delivered of the idea that it will consume and annihilate cancers. Every time a new element or a new bacillus or a new ferment swims into our ken, someone hails it as the long sought specific. The X-rays, radium, oxgall, the Finzen light, quack "Absorbents," soap, caustics, trypsin—all of these things have had their day. They have aroused physicians and the laity; they have fanned the spark of hope in the breasts of melancholy sufferers. And with what result? Simply that we know very little more about cancer to-day than Hippocrates knew, and that when the disease has gone far we are just as helpless before it.

In the United States, during the census year of 1900, a few less than 33,000 men and women died of cancer. Two-thirds of them were more than 40 years old and under 70. Thirty-three thousand! A death roll indeed, to stagger humanity! And,

day by day, year by year, generation by generation, it is increasing!

Consumption, pneumonia and typhoid fever stand before cancer on the list of civilized mankind's mortal foes, but their terrors are fast disappearing. We have learned that fresh air and pure food will conquer consumption; we know how to aid nature in combating pneumonia; we have devised means to protect ourselves against typhoid. The tiny germs that cause these diseases are revealed by our microscopes; we may study them and fight them. As a result, we are reasonably sure that, within the lifetime of men full-grown to-day, consumption will lose its old terrors, pneumonia will give up its secret, and typhoid will go the way of smallpox and malaria. But cancer remains a dark and gloomy mystery. We don't know what causes it and we don't know how to cure it. All we know about it, in truth, is that it begins with some sort of mysterious disarrangement of the tiny cells that make up the body, that this disarrangement spreads, and that in the end the whole body

becomes impregnated with a virulent poison and dies.

Of course, there is the knife. If we discover it in time, it is possible to cut out a cancer and save the rest of the body from the grasp of its horrible tentacles, but that is something which is often impossible. The cancer, for instance, may be in the walls of the stomach—30 per cent. of them are—or it may not be recognized until its baneful secretions have invaded all parts of the frame. At the start it may seem to be only a wart or a mole, or, if internal, it may be so obscured by other things that its true nature is long in debate. Your average family physician very naturally, is not a cancer expert, and it very often happens that he is doubtful or deceived. In the end, by the time he gets his patient on the operating table and a surgeon begins work, the cancer is beyond all magic of surgery. Its roots have struck deep down; its murderous poisons are coursing through the blood. And so, a month or a year or five years after the superficial tumor is removed, another one appears, and eventually the patient dies.

There are more opinions about the cause of cancer than there were in the Middle Ages, about the cause of fossils. The New York State Cancer Laboratory at Buffalo persists in maintaining that it is caused by parasites, like hydrophobia and typhoid fever. There are learned men who say that it is caused by mechanical irritation. There are others who hold to the ingenious theory that it is the product of certain lingering reproductive tissue, which, under normal conditions, disappears soon after birth. The advocates of the parasite idea are divided into

those who believe the parasitic organism to be an animal, like the protozoan of malaria, and the amoeba of dysentery, and those who hold that it is a vegetable, like the yeast plant or the bacillus of tuberculosis. The Harvard Cancer Commission, the Paris Pasteur Institute, the German Imperial Institute for Infectious Diseases, at Frankfurt, and the British Imperial Cancer Research Fund stand opposed to all of these notions. The case, they say, remains unproven; we have yet to truth.

In the face of this fact it would seem to the layman to be useless to seek a cure for the disease, because it appears only reasonable that we should first find out what we propose to cure before we essay to cure it. But this is scarcely sound logic, for it is evident that many diseases were cured day after day for centuries before anyone in the world had a very accurate idea of the cause of any disease. Jenner was rather hazy in his notion of smallpox, but he proved the utility of vaccination; Hippocrates knew very little about the nervous system, but he relieved toothaches, and out modern faith-curers, though their ignorance of pathology is abyssal, often cure hysteria, and so it is not quite so vain as it may seem to seek a cure for cancer before we have framed a definition of the disease.

Naturally enough, every man seeking the great specific works along lines suggested by his private notion of the nature of the malady. Dr. John Beard, of Edinburgh, believes that cancer is caused by the lingering reproductive cells before mentioned, and so, when he set out to discover a cure, he sought something to absorb these cells and cast them

out. Long research led him to believe that this something was trypsin, a ferment secreted by the pancreas. The result was a beautiful theory, and so far it has got no further. Nowhere in the world is there a man of whom it may be truthfully and unquestionably said that he had cancer and that the cancer was cured by trypsin. In brief, practical experience has knocked Dr. Beard's theory into a cocked hat. It is still beautiful, but it is not art.

Inasmuch as this notion of lingering reproductive cells is not itself damaged by the sad failure of trypsin, and in view of the fact that a great many scientists who disagree with Dr. Beard in other matters agree with him in this. It is based, in brief, upon a modification of the old idea regarding the way life is handed down in the world from generation to generation.

It happens, unluckily, that some of the life-cells now and then fail to find their right place in the embryo. These waifs, in fact, often turn up in all sorts of odd nooks and corners. In fishes, where they are best studied it has been found that, when thus astray, they usually break down and disappear at about the time the organ called the pancreas begins to grow active. But sometimes, instead of breaking down and disappearing, they make brave efforts to live their lives and reproduce their kind in the inhospitable places to which fate has exiled them. The result is the disturbance which we call cancer.

Such is the theory held by Dr. Beard and many other investigators. Practically stated, it means that a cancer on the tongue, for example, is a mass of life-cells placed, by an accident of nature, on the tongue in-

stead of in their proper place. If a surgeon is called in before they make much of a disturbance, he may cut them out and so cure the cancer. But if he delays they will continue to multiply, the blood will carry some of them into other organs, and the poisons secreted as the result of their battle with normal cells around them will go coursing through the whole body and cause death.

Other investigators, while maintaining that embryonic cells cause cancer, differ as to the *modus operandi*. It would be impossible, in a short space, to set forth the hair-splitting of these sages in comprehensible form. Indeed, there is reason to suspect that a good many of them are in some doubt themselves as to what they mean. Suffice it to say that one group holds that cancer cells are normal cells which have reverted or degenerated to the embryonic form, while another group seeks to prove that they are merely lowly, organized cells which have been stimulated into baleful activity by excessive nourishment. This last idea in some measure supports the doctrine that local irritation causes cancer. If the tongue, for example, is irritated by a broken tooth or a pipe-stem, Nature pumps and excess of blood (i.e. nourishment) to it, and to the superficial eye it becomes inflamed. There is plenty of ground for believing that tongue cancers are often caused in this way.

Pathologically, a cancer is merely one of two scores or more varieties of tumors, some of which are comparatively harmless and others of which are very dangerous. In the harmless class belong warts, moles, strawberry birthmarks, the troublesome growths which appear in that nasal passages, and the ordinary

tumors of women. To the latter class belongs cancer. The difference between the two, stated briefly, is that the former never infect surrounding tissues, do not secrete poisons, and unless they grow large and injure the vital organs by their mere bulk, do not cause death; while the latter, unless they are cut out very early, reach out their tentacles in all directions, send poisons near and far, and interfere with the functions of nearly all the important organs. The beneficent tumor thrusts aside the neighboring tissues and remains an outcast easily removed. The malignant tumor destroys the neighboring tissues and takes their place.

The chief danger of beneficent tumors lies in the fact that they may become malignant. How this transformation occurs is still one of the mysteries that enshroud cancer, but that it does occur is plain. Warts and moles sometimes (though very rarely) develop into cancers, and so, too, does scar tissue. The exact influence of blows or other injuries is still in doubt. Out of 10,000 breast cancers studied by one observer, ten per cent. showed histories of blows, but this evidence is not to be taken too seriously, for many imaginative patients, when asked if they have suffered such an injury, readily recall or invent one. The influence of diet, climate and heredity are also in doubt. We know that in some families cancer seems to be a prevalent disease, but we know that the children and grandchildren of victims usually escape.

Cancer is a malady of civilization. White men are more prone to it than yellow men, and yellow men more than negroes. It is unknown among the Eskimos and rare in the East Indies. Here in America it is more

prevalent than in Europe, and, unluckily, its ravages seem to be constantly increasing. In the last fifty years of the nineteenth century the mortality rose from 9 in 100,000 to 331. More accurate diagnosis and investigation may account for part of the increase, but certainly not for all. It is a matter of common knowledge, in truth, that cancer is spreading.

Whether diet and climate have anything to do with it is largely a matter of speculation. Some investigators hold that it is a disease of meat-eaters, and yet they must face the fact that the Eskimos, who live on meat entirely, do not have it. Others blame it on fish-eating, and still others on bad drainage. T. W. Nunn, who made a most elaborate investigation of cancer in England, came to no certain conclusion at all. He noted that districts with a badly drained subsoil seemed to produce more cancer than better drained sections, and he decided that the grouping of cases was due to more than mere coincidence. But further than that he reached no positive opinion.

Cancer is almost invariably a disease of the middle-aged and elderly. In the United States, in 1900, but two out of each 5,600 cancer victims were less than one year old. The great majority were more than 45. Among women the years between 55 and 60 were the most dangerous, and among men those between 60 and 65. In both sexes the disease seems to grow virulent at the period of those changes which take place during the middle forties. From that time on, until 95, and even 100, it is seriously to be reckoned with.

As has been mentioned, the knife

is the only considerable weapon against cancer. Unfortunately, its aid is seldom sought in time. If it were possible always to recognize the tumor at its first appearance, and then cut it out at once, with a liberal sacrifice of the apparently sound flesh around it, most cancers might be destroyed before they were dangerous. But it so happens that patients seldom consult a physician until severe pains give evidence that the cancer has begun to spread. By the time a patient is conscious of an internal cancer, it is usually too late to do much. When an operation is delayed, it is at best a mere means of relief. The cancer poisons have been sent broadcast through the blood and, sooner or later, another tumor appears. Another operation may then afford more relief, but in the end the patient will succumb.

Luckily, there is no disease, no matter how virulent, that Nature herself cannot cure; and so even in the worst cases of cancer it is well not to abandon hope. I have myself seen several cases of spontaneous cures. One patient was a wealthy Baltimorean, whose malady was diagnosed by an operation as cancer of the stomach three years or more ago. Three prominent American surgeons saw the cancer, which was inoperable because of its location. He submitted to a scrub treatment and last summer a second operation revealed the fact that his cancer had entirely disappeared, leaving a scar. Here was an undoubted case of cure, but did the serum do the work? Its advocates maintain that it did, but a great many very learned and scientific physicians hold that it did not. One cure, it is obvious, by no means establishes a specific's efficacy. Coincidence gives more support than

that to even the worst of patent medicines.

Nature, indeed, is the only doctor whose skill is capable of combating cancer. Ehrlic and others have observed that, of a given number of mice displaying symptoms of cancer, a certain portion recover. The same thing is true of human beings. Every community has a saved sufferer, and as a rule this same sufferer is a perambulating and very vociferous hell-man for some sort of "mental" treatment or quack medicine. It is the same with cancer as with other diseases. When Nature, by her mysterious processes, effects an eleventh-hour cure, the credit goes to the doctor in attendance, or to some patent elixir.

Cancer patients are great patrons of the sure-cure sharks. The more ignorant fight against the knife until it is too late, and then, when their physicians tell them that they are beyond hope, they consult all sorts of advertising fakirs and long-whiskered frauds. The newspapers are heavy with the advertisements of such grafters. Without exception, they are swindlers, liars and thieves.

All the same, a great many very capable physicians believe that time will develop latent virtues in a number of proposed cancer cures. Upon superficial cancers, experiments are being made with the Pinsen light, with the X-rays and with radium. No doubt the action of these agents is purely destructive, and the same effect might be obtained by the knife or by caustics. The X-rays have been used with great promise of success. For small skin cancers, they may eventually prove their value. But that they constitute a specific or teach us anything about the cause of cancers is far from true.

In brief, then, what do we know about cancer? To-morrow, perhaps, we may know a great deal, but to-day, if we would be honest with ourselves, we must admit that we know next to nothing.

We don't know the cause of the disease.

Except in a small proportion of very early cases, we don't know how to cure it.

We don't know whether it is hereditary.

We don't know whether it is induced by peculiarities of diet.

We don't know to what extent it depends upon climate.

We don't know whether it is contagious or infectious.

We don't know why it reserves its attacks for oldish people.

We don't know why it is increasing.

All we may do at present, is to keep a sharp lookout for incipient cancers, and cut them out ruthlessly.

In brief, we must try to kill the cancer before it really exists. The preliminary spot or pea-like growth must be removed at once. We must keep a weather eye upon inflamed

places and have them looked after without delay. No one fears the removal of such tiny growths these days. Not even children are scared by small operations.

It is not sufficient that a family physician remove the suspected growth with lancet or caustic. He has done his share if he merely sounds the warning in time. The cutting out should be done by a thoroughly competent surgeon—one who has served an apprenticeship under a master of the art, and not one who has merely dabbled in surgery while attending cases of pneumonia, typhoid and measles.

A good surgeon of this sort does not temporize with a cancer. He knows that the operation must be performed immediately, and that there must be no fatuous endeavor to conserve healthy tissue. It is far better to remove two inches of sound flesh than to err on the cautious side and leave behind one microscopic cancer cell. It is only by such radical and merciless surgery that we may combat cancer. We must take it in time, and we must cut deep and wide.

And even then we are never sure

No man has any right to expect to live differently to-morrow from the way in which he is living to-day. What he chooses to-day he chooses for to-morrow. What he overcomes to-day he is overcoming for to-morrow. What he yields to to-day he is still more likely to yield to to-morrow. Yet most of us live as though we did not believe this, and we try hard to persuade ourselves that we are safe in so living.

Friday, the Thirteenth

BY THOMAS W. LAWSON IN EVERYBODY'S MAGAZINE

In the previous part of the story we are told how Rachel Sands, a beautiful Virginia girl accustomed to spend by night market speculation the vast fortune lost by her father, she returns a place in the office of the great banking-house of Randolph and Randolph, New York, representative of the house on the floor of the stock exchange as an improved with her beauty that he gains for her because a great crowd to gaze which results in a profit of nearly two million. However, last night she discovered his secrets in New York and is waiting for them when the telephone near the shop.

(Continued from the February 1 issue.)

HE listened for a moment, then answered, "Stand on it at 95 for 12,000 shares. I will be there in a second." He dropped the receiver. "Jim, we have struck a snag. Arthur Perkins, whom I left on guard at the pole, says Barry Conant has just jumped in and supplied all the bids. He has it down to 81, and is offering it in 5,000 blocks and is aggressive. I must get there quick," and he shot out of the office.

"I sprang for Bob's telephone!" "Perkins, quick!" "What are they doing, Perkins?" "I asked a second later."

"Conant has almost filled me up. He seems to have a hophead of it on tap," he answered.

"Buy 50,000 shares, 5,000 each point down; and anything unfilled, give to Bob when he gets there. He is on the way."

I shut off, and turned to Miss Sands:

"This is no time to stand on ceremony. Miss Sands. Barry Conant is Cammermeyer's and 'Standard Oil's' head broker. His being on the floor means mischief. He never goes into a big whirl personally unless they are out for blood. Bob has exhausted his buying power, and though I tell you frankly that I never speculate, don't believe in speculation and am

in this deal only for Bob—and for you—I swear I don't intend to let them wipe the floor with him without at least making them swallow some of the dust they kick up. Please don't object to my helping out, Miss Sands. Ordinarily I would defer to your wishes, but I love Bob Brownley only second to my wife, and I have money enough to warrant a plunge in stock. If they should turn Bob over in this deal, he—well, they're not going to, if I can prevent it." and I started for the Exchange on the run.

When I got there the scene beggared description. That of the morning was tame in comparison. A bull market, however terrific, always is tame beside a bear crash. In the few moments it took me to get to the floor, the battle had started. The entire Exchange was in a dense mob wedged against the rail behind the Sugar-pole. I could not have got within yards of the centre of that crowd of men, fast becoming pale-stricken, if the fate of nations had depended on my errand. I had witnessed such a scene before. It represented a certain phase of Stock-Exchange procedure, where one man apparently has every other man on the floor against him. I understood: Bob against them all—he trying to

slay the unflinching current of dropping prices; they bent on keeping the sluice-gates open. He was backed up against the rail—not the Bob of the morning; not a vestige of that cold, brain-nerve-and-body-in-hand gambler remained. His hat was gone, his collar torn and hanging over his shoulders. His coat and waistcoat were ripped open, showing the full length of his white shirt-front, and his eyes were fairly mad. Bob was no longer a human being, but a monarch of the forests at bay, with the hunter in front of him, and closing in upon him, in a great half-circle, the pack of barretts, all gnashing their teeth, baring their fangs, and howling for blood. The hunter, directly facing Bob, was Barry Conant—very slight, very short, a marvelously compact, handsome, miniature man, with a fascinating face, dark olive in tint, lighted by a pair of sparkling black eyes and framed in jet-black hair; a black mustache was parted over white teeth, which, when he was stalking his game, looked like those of a wolf. An interesting man at all times was this Barry Conant, and he had been on more and fiercer battlefields than any other half-score members combined. The scene was a rare one for a student of animalized men.

While every other man in the crowd was at a high tension of excitement, Barry Conant was as calm as though standing in the centre of a ten-acre daisy field cutting off the helpless flowers' heads with every swing of his arm. Switching stock-gamblers into eternity had grown to be a pastime to Barry Conant. Here

was Bob thundering with terrific emphasis "78 for 5,000," "77 for 5,000," "75 for 5,000," "74 for 5,000," "73 for 5,000," "72 for 5,000," seemingly expecting through sheer power of voice to crush his opponent into silence. But with the regularity of a trip-hammer Barry Conant's right hand, raised in unburdened gesture, and his clear, calm "Sold" met Bob's every retreating bid. It was a battle royal—a king on one side, a Riehelien on the other. Though there was frantic huying and selling all around these two generals, the trading was *gaged* by the trend of their battle. All knew that if Bob should be beaten down by this concentrated modern finance devil, a panic would ensue and Sugar would go none could say how low. But if Bob should play him to a standstill by exhausting his selling power, Sugar would quickly soar to even higher figures than before. It was known that Barry Conant's usual order for such an occasion as the present was "Break the price at any cost." On the other hand, every one knew that Randolph & Randolph were usually behind Bob's big commissions; this was evidently one of the biggest; and every man there knew that Randolph & Randolph were seldom backed down by any force.

As Bob made his bid "72 for 5,000," and got it, I saw a quick flash of pain shoot across his face, and realized that it probably meant he was nearing the end of my last order. I sized it up that there was devilry of more than usual significance behind this selling movement;

that Barry Conant must have unlimited orders to sell and smash. My final order of fifty thousand brought our total up to one hundred and fifty thousand shares, a large amount for even Randolph & Randolph to buy of a stock selling at nearly \$200 a share. I then and there decided that whatever happened I would go no further. Just then Bob's wild eye caught mine, and there was in it a juteous appeal, such an appeal as one sees in the eye of the wounded doe when she gives up her attempt to swim to shore and waits the coming of the pursuing hunter's canoe. I sadly signalled that I was through. As Bob caught the sign, he threw his head back and bellowed a deep, hoarse "70 for 10,000." I knew then that he had already bought forty thousand, and that this was the last-ditch stand. Barry Conant must have caught the meaning, too. Instantly, like a revolver report, came his "Sold!" Then the compact, miniature mass of human springs and wires, which had until now been held in perfect control, suddenly burst from its clamps, and Barry Conant was the fiend his Wall street reputation pictured him. His five feet five inches seemed to loom to the height of a giant. His arms, with their fate-pointing fingers, rose and fell with bewildering rapidity as his piercing voice rang out—"5,000 at 60, 68, 65," "10,000 at 63," "25,000 at 60," Pandemonium reigned. Every man in the crowd seemed to have the capital stock of the Sugar Trust to sell, and at any price. A score seemed to be bent on selling as low as possible instead of for as

much as they could get. These were the shorts who had been punished the day before by Bob's uplift.

Poor Bob, he was forgotten! An instant after he made his last effort he was the dead cock in the pit. Frenzied gamblers of the Stock Exchange have no more use for the dead cocks than have Mexicans for the real birds when they get the fatal gaff. The day after the contest, or even that same night, as Delmonico's and the clubs, these men would moan for poor Bob; Barry Conant's moan would be the loudest of them all, and, what is more, it would be sincere. But on battle day away to the dump with the fallen bird, the bird that could not win! I saw a look of deep, terrible agony spread over Bob's face; and then in a flash he was the Bob Brownley who I always boasted had the courage and the brain to do the right thing in all circumstances. To the astonishment of every man in the crowd he let loose one wild yell, a cross between the war-whoop of an Indian and the bay of a deep-lunged hound regaining a lost scent. Then he began to throw over Sugar stock, right and left, in big and little amounts. He slaughtered the price, underbidding Barry Conant's every offer and flinging every bid. For twenty minutes he was a madman, then he stopped. Sugar was falling rapidly to the price it finally reached, 90, and the panic was in full swing, but panics seemed now to have no interest for Bob. He pushed his way through the crowd and, joining me, said: "Jim, forgive me. I have dragged you into an enormous loss, have ruined Beulah Sands, her father

and myself. I think at the last moment I did the only thing possible. I threw over the 150,000 shares and so cut off some of our loss. Let us go to the office and see where we stand." He was strangely, unnaturally calm after that heart-crushing, nerve-tearing day. I tried to tell him how I admired his cool nerve and pluck in about-facing and doing the only thing there was left to do; to tell him that required more real courage and level-headedness than all the rest of the day's doings; but he stopped me:

"Jim, don't talk of me. My coccit is gone. I have learned my lesson to-day. My plans were all right, and sound, but poor fool that I was, I did not take into consideration the loaded dice of the master-thieves. I knew what they could do, have seen them scores of times, as you have, at their slaughter; seen them crush out the hearts of other men just as good as you or I; seen them take them out and skin and quarterize them, unmindful of the agony of those who were dear to and dependent on their owners, but it never seemed hard. It was not my heart, and somehow I looked at it as a part of the game and let it go at that. To-day I know what it means to be put on the chopping-block of the 'System' butchers. I know what it is to see my heart and the heart of one I love, and your's, too, Jim, systematically skewered to those of the hundreds and thousands of victims who have gone before. Jim, we must be three millions loaves, and the men who have our money have so many, many millions that they can't live

long enough even to thumb it over. Men who will use our money on the gambling-table, at the race-tracks, squander it on stage harlots, or in turning their wives and daughters or their neighbors' wives and daughters into worse than stage harlots. Men, Jim, who are not fit, measured by any standard of decency, to walk the same earth as you and Judge Smith. Men whose painted pets pollute the very air that such as Beulah Sands must breathe. I've learned my lesson to-day. I thought I knew the whole game of finance, but I'm suddenly awakened to a realization of the dense ignorance I wallowed in. Jim, but for the loading of the dice, I should now have been taking Beulah Sands to her father with the money that the hellish 'System' stole from him. Later I should have taken her to the altar, and after who knows but that I should have had the happiest home and family in all the world, and lived as her people and mine have lived for generations, honest, God-fearing, law-abiding, neighbor-loving men and women, and then died as men should die? But now, Jim, I see a black, awful picture. No, I'm not morbid, I'm going to make a heroic effort to put the picture out of sight; but I'm afraid, Jim, I'm afraid."

He stopped as we pulled up on the sidewalk in front of Randolph & Randolph's office. "Here it is on the bulletin. See what did the trick, Jim. They held the Sugar meeting last night instead of waiting till tomorrow, and cut the dividend instead of increasing it. The world won't know it until to-morrow. Then they

will know it, then they will know it. They will read it in the headlines of the papers—a few suicides, a few defuncts, a few new convicts, an unclaimed corpse or two at the morgue; a few innocent girls, whose fathers' fortunes have gone to swell "Comemeyer's" and "Standard Oil's" street-walkers; a few new palaces on Fifth avenue, and a few new libraries given to communities that formerly took pride in building them from their honestly earned savings. A report or two of record-breaking diamond sales by Tiffany to the kings and emirs of dollar royalty, then front-page news stories of clanking, mauling and hair-pulling wrangles among the stage barlets for the possession of these diamonds. They were not quite sure that the dividend cut alone would do the trick, and they were taking no chances, these mighty warriors of the "System," so their huddled Senate committee held a session last night and unanimously reported to put sugar on the free list. The people will read that in the morning, and probably the day after they'll be told that the committee held another session to-night and unanimously reported to take it off the free list. By that time these honorable statesmen will have loaded up with the stock that you and I and Beulah Sands sold, and the other poor devils will slaughter to-morrow after reading their morning papers."

Bob's bitterness was terrible. My heart was torn as I listened. He stalked through the office and into that of Beulah Sands. I followed. She was at her desk, and when she

looked up, her great eyes opened in wonderment as they took in Bob, his grim, set face, the defiant, sullen desperation of the big brown eyes, the disheveled hair and clothes. For an instant she stood as one who had seen an apparition.

"Look me over, Beulah Sands," he said, "look me over to your heart's content, for you may never again see the fool of fools in all the world, the fool who thought himself competent to cope with men of brains, with men who really know how to play the game of dollars as it is played in this Christian age. Don't ask me not to call you Beulah; that what I tried to do was for you is the one streak of light in all this black hell. Beulah, Beulah, we are ruined, you, your father, and I, ruined, and I'm the fool who did it."

She rose from her desk with all the quiet, calm dignity that we had been admiring for three months, and stood facing Bob. She did not seem to see me; she saw nothing but the man who had gone out that morning the personification of hope, who now stood before her the picture of black despair, and she must have thought, "It was all for me." Suddenly she took the lapels of his torn coat in either hand. She had to reach up to do it, this winsome little Virginia lady. With her big calm blue eyes looking straight into his, she said: "Bob."

That was all, but the word seemed to change the very atmosphere in the room. The look of desperation faded from Bob's face, and as though the words had sprung the hidden catch to the doors of his storehouse of

pent-up misery, his eyes filled with hot, scorching tears. His great chest was convulsed with sobs. Again—clear, calm, fearless, and tender, came the one syllable, "Bob." And at that Bob's self-control slipped the leash. With a hoarse cry, he threw his arm around her and crushed her to his breast. The sacredness of the scene made me feel like an intruder, and I started to leave the room. But in an instant Beulah Sands was her usual self and, turning to me, she said: "Mr. Randolph, please forget what you have seen. For an instant as I saw Mr. Brownley's awful misery, I forgot everything but what he had done for me, what he had tried to do for my father, what a penalty he has paid. From what you said when you left and the fact that I got no word from either of you, I feared the worst and did not dare look at the tape; I simply waited and hoped and—prayed. Yes, I prayed as my mother taught me I should pray whenever I was helpless and could do nothing myself. And I felt that God would not let the noble work of two such men be overthrown by those you were battling with. In the midst of a calmness that I look for a good omen, you came. Can you blame me for forgetting myself? Mr. Brownley," the voice was now calm and self-controlled, "tell me what you have done. Where do we stand?"

"There is little to tell," Bob answered. "Comemeyer and 'Standard Oil' have taken me into camp as they would take a struck pig. They have made a monopolized sale out of me, and we are ruined, and I have

caused Mr. Randolph a heavy loss. Roughly, I figure out that of your four hundred thousand capital and the million four hundred thousand profit you had this morning, only your capital remains."

Wishing to spare Bob, I interrupted and myself gave the girl briefly the details of what had happened. She listened intently and seemed to take in all the trickery of the "System" masters; seemed to see just what it meant to us and to her. But she made no comment, showed by no outward sign that she suffered. As soon as I was through she turned to Bob, who had stood with his eyes fastened upon her face, as though somewhere out of its soft beauty must come an assurance that this was all a bad dream.

"Mr. Brownley," she said, "let us figure up just where we stand, so that we may know what to do to recover. You have said so many times, since I have been here, that Wall Street is magic land; that no man may tell twenty-four hours ahead what will happen to him. You have said it so many times that I believe it. We know that this morning we were at the goal, that we were millions ahead, and all from twenty-four hours' effort. We have yet almost three months left, and I do not see why we have not just as much chance as we had day before yesterday. Yes, and more, because we know more now. Next time we will include the dividend cuts and the Senate duplicity in our figuring."

We both dumbly stared in wondering admiration at this marvelous woman. Was it possible that a girl

could have such nerve, such courage? Or had woman's hope, so persistent where her loved ones are concerned, made Beulah Sands blind to the awfulness of the situation? As I looked at her I could not doubt that she fully realized our position, that she was really suffering more than either of us, that she was only acting to ease Bob's anguish. Bob brought out his memoranda, and in half an hour we had the figures. The total loss was nearly three millions. As Beulah Sands's 20,000 shares had cost less than ours, and Bob figured to leave her capital of \$400,000 intact, we felt some comfort. Beulah Sands had watched the figuring with the keenness of an expert, and when Bob announced the final figures, which showed that she still had what she started with, she drew the sheet containing the totals to her. "I was willing to accept your assistance," she said, when the deal promised a profit to all of us, because I appreciated your goodness and knew how much it would hurt your feelings if I were cheerful about the division; but now that we all lose I must stum my fair share; I must." She said this in a way that we both knew precluded the possibility of an argument. "We owned together 150,000 shares. I was to have had the profits on 20,000 shares. Our total loss is \$2,775,000, of which I must bear my just proportion. Mr. Brownley, you will see that \$370,000 is charged to my account. I shall have \$30,000 left. If our cause is as just as we think, God in his goodness will make this ample for our purposes."

Though Bob and I were in despair

at her determination to strip herself of what Bob had worked so hard to accumulate, we could not help feeling a reverence for her faith and her sturdy independence. She now showed us in her delicate way that she wished to be alone; as we went she held out her hand to Bob. "Mr. Brownley, please for the sake of the work we have to do, look on the bright side of this calamity, for it has a bright side. You wanted me to send word to my father that we were about to grasp victory. Think if we had sent it—Then you will know that God is good, even when we think he is chastening us beyond endurance."

Bob took me into his office. "Jim, you see what a woman can do, and we are taught women are the weaker sex. Now listen to what you must do. Accept my notes for the whole loss, less one hundred thousand which I have to my credit, and which I will pay on account. I won't listen to any objection. The deal was mine; you came in only to help us out, and I ought never to have tempted you. If I remain in my present busted condition, the notes will be blank paper. Therefore you do me no harm in taking them. If I should strike it rich, I should never feel like a man until I made up the loss."

It was no use arguing with him in his dogged mood, so I took his demand notes for \$2,405,000. I begged him to go home with me to dinner, but he insisted that he could not face my wife with his last night's break still fresh in her mind. Next day he did not turn up. Along in the afternoon I received a telegram from him,

saying that he was on his way to Virginia, that he needed a rest and would be back in a week. I was worried, nervous. It takes until the next day and the day after, and the week after that, to get down to the deepest misery of an upset such as we had been through. I did not feel easy with Bob out of sight in his desperate frame of mind. I went to Beulah Sands in hope we might talk over the affair, but when I told her that Bob was to be gone for a week and that I was uneasy, she said in her calm, deliberate way: "I don't think there is anything to worry about. Mr. Randolph. Mr. Brownley is too much of a man to allow an affair of dollars to do anything more than annoy him. He will be back all the better for his rest." She dropped her long lashes in a way that we had come to know closed the conversation.

The following week Bob returned to the office. He had not changed, and yet he had changed greatly. Rest had apparently done much for him. His color was good, his step elastic as of old, and his head was thrown back as if he had buckled up for the fray and wanted all to know it. Yet there was something in the eye, in the setness of the jaw, in the calm, deliberate, yet fiercely savage way in which he closed his strong bands on the arm of his chair, that told me more plainly than words that this was not the optimistic, soft-hearted Bob Brownley I had known and loved. I could not help feeling that if I had been a leader of the Russian terrorists, and this man who now sat before me had come to my

ken when I was selecting bomb-throwers, I could have seized upon him of all men as the one to stalk the Czar or his marked minions. Surely the iron that had entered Bob's soul a week before had affected his whole being. I think Beulah Sands had some such thoughts. For I saw a shadow of perplexity cross her broad, low forehead after her first meeting with him, a shadow that had never been there before.

For days after Bob's return I saw little of him. I think Beulah Sands saw less. During Stock Exchange hours he spent most of his time on the floor, but he executed few of our orders. He merely looked them over and handed them out to his assistants. As far as I could learn, he spent much of his time there in walking about, watching things and thinking. So strong had become this habit of going about from pole to pole with bent head and a far-off gaze that his fellow members began to humor and respect it. They all knew that the Sugar panic had hit Bob hard. No one knew how hard, but all guessed from his changed appearance and habits that it must have been a staggering blow. Nothing so quickly and so deeply stirs a Stock Exchange man's feelings for his brother member as to know that Fate has watched him a back-handed welt—that is, if he has been a good fellow. They will humor his every whim and patiently await the day when he shall be again in normal condition; for all stock-gamblers whom Fate has doormatted, either disappear immediately or eventually round to. Every day as soon as the Stock

Exchange closed, Bob disappeared, where I could not find out. I had tried once or twice to draw him out, under pretence of insisting upon his accepting my wife's invitation to dine with us. He always had a ready excuse for me to take to Kate, but that was all. Apparently he had no idea that I took any interest in his movements after business hours.

As for Beulah Sands, there was but one change noticeable in her. Whenever a footstep stopped in front of her office she looked up from her work with an expectant, almost appealing gaze, as though she were always waiting for some one. I had not seen Bob in her office since that disastrous Sugar day, and as he went directly to the Exchange every morning and left there every afternoon without returning to the office, doing all his business by messenger or over the wire, there was but little chance of his meeting her.

November 1st had come and gone, and the books showed no change in Beulah Sands's account. There was the poor little \$30,000 balance; no other entries. One afternoon Beulah Sands had asked for a meeting between Bob and myself in her office. She could hardly have asked Bob to come without me, but I knew it was Bob she wanted to see, and I felt that the best thing I could do for them was to leave them alone. So I made some excuse for a moment's delay at my desk, telling Bob to go on into her office, and promising to follow shortly. He went in, leaving the door partly open. I think that from the moment he entered the room both of them utterly forgot

my existence. From her desk Beulah could not see me, and Bob sat so that his back was half toward me. "I dislike to trouble you about my account," I heard her begin in a voice a trifle uneven, "but as I must go back to father Christmas week, I wanted to get your advice as to the advisability of writing him that, though there is still a chance for doing wonders, I do not think we shall be able to save him. Of course I won't put it in just that blunt way, but it seems to me I should begin to prepare him for the blow. I have not talked over any more planning with you, Mr. Brownley, since the unlucky one in Sugar, and——"

"Miss Sands, I understand what you mean," Bob broke in, "and I should apologize for not having consulted with you about your business affairs. The fact is, I have not been quite clear as to the best thing to do. I hope you don't think I have forgotten. Never for a moment since I took charge of your affairs have I forgotten my promise to see that they were kept active. Truly I have been trying to think out some successful plan, but——but——there was a housewren in his voice——" I have not had my old confidence in myself since that day in Sugar when I killed your hopes and destroyed the chance of saving your father,——no, I have not had that confidence a man must have in himself to win at this gambling game."

There was a silence, and then I heard an indescribable fluttering rush that told as plainly as sight could have done that a woman had answered her heart's call. Looking

up involuntarily, I saw a sight that for a long moment held my eyes as if I had been fascinated. It was Bob bowed forward with his face hidden in his hands, and beside him, on her knees, Beulah Sands, her arms about his neck, his head drawn down to her bosom. "Bob, Bob," she said chokingly, "I cannot stand it any longer. My heart is breaking for you. You were so happy when I came into your life, and the happiness is changed to misery and despair, and all for me, a stranger. At first I thought of nothing but father and how to save him, but since that day when those men struck at your heart, I have been filled with, oh! such a longing to tell you, to tell you, Bob——"

"What? Beulah, what? For the love of God, don't stop; tell me, Beulah, tell me." He had not lifted his head. It was buried on her breast, his arms closed around her. She bent her head and laid her beautiful, soft cheek, down which the tears were now streaming, against his brown hair. "Bob, forgive me, but I love you, love you, Bob, as only a woman can love who has never known love before, never known anything but stern duty. Bob, night after night when all have left I have crept into your office and sat in your chair. I have laid my head on your desk and cried and cried until it seemed as though I could not live till morning without hearing you say that you loved me, and that you did not mind the ruin I had brought into your life. I have patted the back of your chair where your dear head had rested. I have covered the arms

of your chair, that your strong, brave hands had gripped, with kisses. Night after night I have knelt at your desk and prayed to God to shield you, to protect you from all harm, to brush away the black cloud I brought into your life. I have asked him to do with me, you, with my father and mother, anything, anything if only he would bring back to you the happiness I had stolen. Bob, I have suffered, suffered, as only a woman can suffer."

She was sobbing as though her heart would break, sobbing wildly, convulsively, like the little child who in the night comes to its mother's bed to tell of the black goblins that have been pursuing it. Long before she had finished speaking—and it took only a few heart-beats for that rash of words—I had broken the power of the fascination that held me, had turned away my eyes, and tried not to listen. For fear of breaking the spell, I did not dare cross the room to close Beulah's door or to reach the outer door of my office, which was nearer hers than it was to my desk. I waited—through a silence, broken only by Beulah's weeping, that seemed hour-long. Then in Bob's voice came one low sob of joy:

"Beulah, Beulah, my Beulah!"

I realized that he had risen. I rose too, thinking that now I could close the door. But again I saw a picture that transfixed me. Bob had taken Beulah by both shoulders, and he held her off and looked into her eyes long and beseechingly. Never before nor since have I seen upon human face that glorious joy which the old

masters sought to get into the faces of their worshippers who, kneeling before Christ, tried to send to him, through their eyes, their soul's gratitude and love. I stood as one enthralled. Slowly and as reverently as the living lover touches the brow of his dead wife, Bob bent his head and kissed her brow. Again and again he drew her to him and implanted upon her brow and eyes and lips his kisses. I could not stand the scene any longer. I started to the corridor-door, and then, as though for the first time either had known I was within hearing, they turned and stared at me. At last Bob gave a loud, happy laugh.

"Well, Jim, dear old Jim, where did you come from? Like all cave-droppers, you have heard no good of yourself. Own up, Jim, you did not bear a word good or had about yourself, for it is just coming back to me that we have been selfish, that we have left you entirely out of our business conference."

We all laughed, and Beniah Sands, with her face a burning mass of blushes, said: "Mr. Randolph, we have not settled what it is best to do about father's affairs."

After a little while we did begin to talk business, and finally agreed

that Beniah should write her father, wording her letter as carefully as possible, to avoid all direct statements, but showing him that she had made but little headway on the work she had come north to accomplish. Bob was a changed being now; so, too, was Beniah Sands. Both discussed their hopes and fears with a frankness in strange contrast to their former manner. But there was one point on which Bob showed he was holding back. I finally put it to him bluntly: "Bob, are you working out anything that looks like real relief for Miss Sands and her father?"

"I don't know how to answer you, Jim. I can only say I have some ideas, radical ones perhaps, but—well, I am thinking along certain lines."

I saw he was not yet willing to take us into his confidence. We parted, Bob going along in the cab with Miss Sands.

Two days afterward she sent for us both as soon as we got to the office.

"I have this telegram from father—it makes me uneasy: 'Mailed to-day important letter. Answer as soon as you receive.'"

(To be continued.)

Look not mournfully into the Past. It comes not back again. Wisely improve the present. It is thine. Go forth to meet the shadowy future, without fear, and with a manly heart.—Longfellow.

The Right to be Disagreeable

BY ORISON SWEET MARDEN IN SUCCESS MAGAZINE

There are many business people who are ever ready to make any sacrifice in order to show their gratitude every count of possible loss who seem to forget that those in their employment are members of their home as well as their business. On the contrary they ask immediate and often a father were responsible for the social, sexual and domestic relations of business. To such people Mr. Marden offers in the following article some food for reflection.

IF business men were to throw off self-control in their offices and places of business as many of them do in their homes, and say the same mean, contemptible, unguarded things to their customers that they say to the members of their own families, their business would soon go to pieces.

No good business man would risk his reputation, or the welfare of his business in such a way. He knows better than that. He knows that it would be fatal. When he is away from home he thinks too much of his reputation to risk it for the sake of gratifying his spleen, and he is always on his guard, for his pride is touched. He thinks too much of himself. His egotism, or vanity, prevents him from making a fool of himself, and so he practices self-restraint wherever his reputation is at stake; but at home he does not care. He knows that his wife and children will try to protect him, and he does not hesitate to show the hog in him.

There are thousands of men who are polite, tactful, diplomatic toward their customers, and in every way which bears upon their business, who seem to lack their good manners up in their offices at night, men who are known as Dr. Jekylls in all their

business or professional relations, but who assume the character of Mr. Hyde as soon as they enter their own homes, where they feel at liberty to ride rough-shod over everybody's feelings. They do not seem to think that the wife, or any other member of the family, gets tired, has "nerves," or troubles of any kind. They exercise self-restraint all day, but the moment they get home they seem to vent their bad humor on everybody, even on the dog or the cat. Is it not a strange thing that so many people think that home is not a place for the exercise of self-control, but take it for granted that there they can abuse everybody without restraint?

Why should a man who is polite and polite in business, and in his club, who can control himself elsewhere, use his home as a kicking post, a place to get rid of his bad blood—a place which, of all others, ought to be the most sacred, most peaceful, and the sweetest place in the world to him?

Many a thoughtless parent leaves a depressing influence upon some member of the family, in the morning, the shadow of which hangs over the life all day. It does not matter that it is a thoughtless, heedless word flung out in impatience, its thrust is

just as painful. Tongue thrusts are infinitely more painful than blows from the hand.

If, on his return, there is company at home, he is just as suave and tactful as in his place of business. He defers to his wife's judgment, and is very kind to the servants and children, because his reputation is at stake. He cannot afford to take chances with that. Outside people might spread his boggish qualities, gossip about his meanness, and injure or humiliate him, while the members of his household would feel under a certain obligation to keep everything in silence, to protect his name.

As soon as the guests go, however, this type of man grunts and growls, snarls and nags and finds faults, until he works everyone within sound of his voice into a state of nervous irritability. Then he finds fault with them for not being more amiable.

There is no one thing more fatal to that dignity of bearing, that refinement, that personal grace which commands respect, than this habit of dropping all standards of ordinary good behavior and conduct in the home. It fosters a vulgarity which is very demoralizing to all the laws of character-building and right living. This easy-going, slipshod manner of living, as practiced in many homes, tends to the loss of self-respect for one another.

How can you expect the respect of the members of your family, or of those who work for you, when you do not show any sort of respect or deference, or kindness, or con-

sideration for them, and when you act as though anything was good enough for them?

One cannot be a lady or a gentleman some of the time and at the rest of the time without making unguarded slips. What we do habitually we tend to do all the time. Company manners are very dangerous things. Those who practice them are always betraying themselves. They are like good clothes that are worn only occasionally,—the wearer never becomes sufficiently used to the seldom-worn garments to feel easy and comfortable in them, and is all the time betraying the fact. Like clothes, which must be worn often enough for the wearer to become unconscious of them, good manners must become so habitual that we shall practice them spontaneously and unconsciously.

Many a man who is very deferential to society women, treats the girls of poor women who happen to be dependent upon him for a living, very shabbily. In society always on the alert to show the slightest service to the ladies, he is absolutely indifferent to the comfort and feelings of a stenographer or other woman in his employ. Those who are bound to him by the necessity of earning their living, do not call out his nobler sentiments. He regards them as "just help," nothing more. They may be infinitely sorer grained than himself, but he rides roughshod over their sensitive feelings, domineering, criticizing, mercilessly scolding, even using profane language.

Such a man would be terribly

shocked if those to whom he is so deferential in society knew how he treated the women in his employ. They would not believe it possible, —if they could be in his office, store, or factory for a day—that the man who displays these coarse, brute qualities, could ever be the polished gentleman they met the evening before. Think of a woman, perhaps with a gentle, delicate training, a woman of culture and rare refinement, and who has seen better days, but whose changed circumstances compel her to earn a living for her little ones, enduring the ill-humor, submitting to the insulting remarks, the cease and cruel treatment of such a man! How little he realizes that his own sister or his own wife may possibly be placed in a similar situation!

People ought to be rated by their quality. Many a refined, cultured, sweet, beautiful girl, for a few dollars a week, works for a brute of a man who pays not the slightest heed to her sensitive feelings, never hesitates to wound her, to say disagreeable and most contemptible things

to her, and often abuses the most abusive, profane language.

What right have you to abuse an employee, just because your dinner did not happen to agree with you, or because you dissipated the night before and feel cross and crabbed? Why should you humiliate, insult, or make innocent people suffer for your shortcomings?

You should remember that others have rights just as inalienable and just as sacred as yours, and you have no more right to lash an employee with your tongue, or to abuse an employee just because you happen to be in an unfortunate mood, than you have to strike him. The mere accident of your being an employer and he an employee does not give you any license to abuse or insult him. He has just as much right on this earth as you, and more if he behaves better. Many an employer who struts around in fine clothes and makes a great noise in the world, and who abuses his employees, is infinitely inferior to many of those who work for him.

I believe that the road to success in every department of life is only to be discovered by diligent searching. In other words, if we were only watchful and strenuous enough we might all discover opportunities of advancement, hitherto unsuspected, which we might seize and use to our continuous and increasing good.—Edwin Pugh.

French and British Colonial Methods

BY HERMANN G. HARRIS, JR. IN CHAMBERS' JOURNAL

For a comparison of two colonies, Mr. Harris brings out the difference in spirit, methods and results between the colonial administration of these two friendly powers. The contrast shows the wisdom of British administration and the marked progress of their colony may fairly be attributed to British influence, energy and wisdom.

A FEW years ago I was on my way to Egypt, sailing from Marseilles by the "Messageries" steamer, when I happened to share a cabin with a French gentleman who was being sent out by his Government on a tour of inspection of British colonies. His instructions were to visit Egypt, India, Australia, New Zealand and Canada, and then report on our methods of colonial administration, no doubt with the hope of thereby increasing the success of French colonies.

It was an eloquent though silent tribute to the marvellous results that have followed British rule in any part of the globe, which are deservedly the envy and admiration of other nations. It set me thinking: "Have not the French something to teach us in such matters, and would it be worth the while of our Colonial Office to despatch a representative with a similar mission to the foreign possessions of France?"

I could not easily rid myself of this thought. I had been born in India, where my father held a high position in the Indian Civil Service; and after completing my education in England I had spent some years in the French colonies of Tunis and Algeria, where extensive journeys had brought me in contact with the natives, whose language I had acquired, and into whose life and thought I

had obtained considerable insight. They had told me in confidence things that they would have confided to none but an Englishman.

Several times when travelling with my tents and camels in the outlying parts of these provinces I was visited by Arabs of good position, and after the customary exchange of civilities, the eager request was urged upon me that I might obtain for my visitor the rights of British citizenship. Korm was the disappointment my guests felt when I had regretfully to inform them that money alone could not secure that privilege.

In this and similar ways I was permitted to see behind the scenes, sometimes as host and more often as guest of Arabs of some education and standing. I never found any of them satisfied with French rule. They accepted the inevitable with true Moslem resignation outwardly, though still chafing within at the yoke of an "infidel" power.

Now, it is noteworthy that the British have been supreme in Egypt since 1882, and the French in Tunis since 1881. What results can each show for a quarter of a century, and to what are these results to be attributed?

Firstly, the great mass of the people seem to be far more contented under British rule than under French, and in northern Nigeria

there has been considerable emigration from the French and German spheres into the British ever since our rule was firmly established. This shows that there must be some marked characteristic of British rule that the native mind appreciates. What is it? I believe it is that there is less of a gulf between the native and the Englishman than exists between the native and the official of any other nation, as the following considerations indicate. The Englishman is more ready to trust the native, and nothing wins the confidence of children or of natives like making them feel that you trust them. Probably the Englishman has a quicker insight or intuition of the native's character, recognizing good qualities where they exist sooner than a Frenchman would, and then he treats the possessor of them and treats him as a man and in some sort as an equal. This always has an inspiring effect, and begets reciprocal trust and satisfaction. The officials that make a Government unpopular are those who sneer at every man whose skin is a shade darker than their own as a "nigger," and who maintain that the "touch of the tarbrush" makes it impossible to treat him as anything but an inferior being, as if the worth of character under a dark skin could never equal that under a white one. Now, it is this assumption of superiority, the haughty tone, that keeps the native at arm's length, and constantly reminds him that you consider yourself to be on a higher level than he; this, I think—which happily is the exception with the British official—

is the rule with the French. Unfortunately, the exceptions that occur are so pronounced and blatant that they do us a great deal of harm; but, in spite of these, the native subjects of the British Empire recognize on the whole that they are fairly and kindly dealt with by men who do their best to come down to the level of the natives and to appreciate as that is good in them.

As only one symptom of this spirit, notice that the French military men never wear mufti in the colonies. The officer is always in evidence in his uniform, as a constant reminder of the power of the sword by which the country has been subdued; whereas the British officer constantly wears civilian dress.

Again, we content ourselves with holding strongly a few strategic points, but French military posts are legion. Travelling on the southern slopes of the Atlas mountains, hundreds of miles from anywhere, you arrive at a little native village—for example, Negrin, a few score mud houses, a cluster of palm trees, and a stream of water. You expect to be quite undisturbed by Europeans; but no, there are the inevitable blockhouses; and presently a French soldier comes to you to say the commandant wants to see you. The latter turns out to be a young French subaltern, who with half a dozen men, swaggers as a petty king in the little village. Nothing like this exists under British rule, where every possible post is filled by natives. Thus, in Egypt, in every small town or village such appointments as officials of postoffices, telegraphs, and

railway stations are all filled by natives; whereas in Tunis and Algeria all such petty places are occupied by Frenchmen, asking out their existence on a trifling sum, it is true, to a European, but one which would be a big salary to a native, and go further to make him satisfied with French rule than anything else that could be done. The French seem to look upon a colony as a sort of dumping-ground for small officials of customs, excise, telegraphs, postoffices, and every other grade; whereas the British seem to make it a rule to employ native agency as far as possible for such work, the latter only needing to be occasionally looked after by a European district inspector.

As regards commerce, again, France has been playing a selfish game by her protective tariff; but it has really injured her colony more than it has benefited France, since the colonists, as well as natives, owing to the tariff, have not been able to buy the best goods in any market, or even to supply themselves sometimes with the materials required for their own manufactures or domestic use.

Again, France has been far more slow than Britain to develop the natural wealth and the mineral resources of her possessions. For instance, the minerals of Tunis are as yet barely touched, yet as an asset they are quite as valuable as the agricultural produce of the Nile valley. It is calculated by experts that the iron mines of Tunis alone would yield forty millions tons of ore giving fully 50 per cent. iron. But the French

Government have been very chary in spending any capital on the development of such sources of wealth, while the British, by contrast, have not hesitated to sink millions of pounds on the great dams at Luxor and Assiout, which have added tremendously to the agricultural wealth of Egypt.

One or two things, in drawing to a close, we must credit France with doing better than the British—namely, general sanitary administration, and enforcing a proper standard of weights and measures, with due inspection of the same. In these respects Egypt lags far behind Tunis and Algeria.

And, lastly, if we contrast the great custom house at Alexandria with that at Tunis, the comparison is all in favor of the latter. At Tunis only two officials need to sign the manifesto enabling a merchant to obtain his goods in half an hour at most, often in fifteen minutes; but at Alexandria you have to dance in attendance on no less than thirteen native officials in as many different bureaus, several of whom take care to keep you waiting if you happen to be an Englishman, for they must have a cigarette between whiffs. It reminded me strongly of Turkish custom houses, only there one expected to pay the *backsheesh*, and did not grumble; but under British rule one could not do so for the honor of the flag, and had to spend one's precious time in vain wondering whether ever we in Egypt should take a lesson from the French in this respect that would bring blessing to every traveler and trader in the land.

The Desert's Breath

BY ROY NORTON IN AFFLETON'S MAGAZINE

This pathos story shows the sacrifice made by two men on behalf of a woman who is getting nearer to them. One of them risks death to guide her across the desert to him. The other risks his life to save her from the Indians. The result of the story is an emotional conclusion and after the greatest sacrifice necessary in bringing her to the desired destination.

IT wasn't on a whistling or singing trip that Sandy Smith, packer, found the woman; but rather at one of those times when terror and fear, as so far as he knew these emotions, sat heavily upon him. Geronimo was out again and that explained it.

Sandy wouldn't have made the attempt to cross from one station to another had there not been vital necessity for going, and throughout the journey he had avoided the usual ways of travel and sought those which were obscure. Now and again he ventured out into a main trail where the horizons were so clearly marked that his chances for seeing were as good as those of an enemy.

The finding of the woman was not without weirdness. She rose up out of the nowhere and was a well-defined object when first he saw her. The sun was heaping ray on ray of heat over the desert's face, and the desert, in retort, was throwing them back in shimmers that made the sage-hush wave and lent grotesque outlines to everything within the glare. And Sandy, startled, looked through the heat waves and expressed his surprise in a characteristic "Well, I'll be damned!"

Even as he spoke she started toward him, waveringly, with outstretched hands, her whole attitude one of mute appeal, staggered al-

most out into the trail, dropped to her hands and knees, and then, as if utterly worn out, collapsed and rested inertly.

The manner of her fall was not new to Sandy. He had witnessed it before on painful occasions, and the desert's ways were known to him. Without a moment's hesitation he unslung his canteen, threw the reins over his pony's head and sprang to the side of the prone figure. With celerity and total lack of ceremony he picked her up in his arms and swung her around until the sun's rays were shielded from her face. He forced the open mouth of the canteen between her parched and swollen lips, and at intervals let the stream trickle gently down her throat; then as she sighed and opened her eyes he patted her as if she were a child and, not knowing what else to say, said: "Brace up! Brace up! You're all right now."

The woman looked up into the homely face and believed. She closed her eyes with a sigh, while Sandy continued his ministrations. Then he scoured his pony and pack barrels back into the hollows and away from the glare of the beaten way and carried her to his retreat as if she were a weary, sleepy child.

That was merely the beginning of it.

Back in the gully he made for her

a shelter of a pock cover and, this work done, retired to a distance where he might search the surface of the inferno for other signs of animation. This because, as he ruminated, "There's shore somethin' wrong or there wouldn't be no white woman afoot away out here fifty miles from nowhere and Innua everywhere about." But his glasses brought him no sign of life. Everywhere was the silent desert, withling, writhing monotonously beneath the sun.

If Indians there were, they were beyond the sky line, on—and that seemed improbable—in hiding. He retreated to his camp and passed the afternoon watching over his charge. Regularly he stole to where she slept the sleep of complete exhaustion and gently gave her water, while she, unconscious of his care, drank without effort. With her welfare his motive, as night drew on he "took a chance on a fire" and kindled a tiny blaze sufficient to boil a kettle of water. He screened it around with a sage-brush clipped with laborious effort, woudening the while where Gerónimo and his hand might be. Then, reasoning that they must be miles away, or that if near, it would do no good to worry, he devoted himself to petting his favorite burro that nosed his pockets and familiarly rubbed a gray muzzle over the back of his neck. And in this reverie he was absorbed until the water boiled over.

With the little burro trotting at his heels, an interested spectator, he made his way to the sleeper, carrying in his hand a battered tin cup that wafted steaming fragrance as he went. He hesitated as to what

was the proper method of waking a sleeping woman. This at least was a new experience. He stretched forth a hand and gently shook her, but she, despite his tenderness, started a scream that he brought to a close by firmly clapping a big red palm over her mouth.

"Sorry, but its agin the law, when Gerónimo's out, to make a noise," he drawled.

The terror died from her eyes at his apology, and she drank the tea in silence. Sandy and the little burro waited for her to speak, but to their distress she broke into tears. The big packer crushed down an inclination to take her in his arms and rock her as he would a little girl.

"Don't cry," he said consolingly, "reckin you don't know me. Why, I'm old Sandy Smith, and I never hurt nothin'. You're as safe now as you would be in—in—well, most anywhere."

There was something in the quiet assurance of the voice that was comforting, and something in his calm manner of serving her a camp lunch that gave her confidence and peace. Starved as she was, the savory strips of bacon and pilot bread tasted like an epicurean dish, and strength and hope came back. And when the moon had crept over the desert, she told him of her coming, while he nodded his head in sympathy and interjected now and then a question. But what had led her to take such an admittedly dangerous trip? Why must she reach Hila camp? What had become of her escort? Once more the terror of the preceding day was on her, and she rocked to and fro and twisted

her fingers in anguish as she recited her story. She had induced a packer to take her through; there had been an Indian onslaught from which she was protected by previous flight and secretion, and from her hiding she had witnessed the last fight, the murder and mutilation of her defender. Then the savages, in ignorance of her having been a part of the expedition, and barbarously exultant over their success, had gone.

"Good Lord," Sandy said over and over again. "So they finally got poor old Joe, eh? Finally got poor old Joe."

"And all my fault," came the tearful assertion of the woman. "He wouldn't have attempted the trip, had I not begged him to. And they when they came he lay there behind his dead ponies and fought—and fought and fought, while I, hidden in the brush, could do nothing to help—even at the last when they rushed down upon him and—and—" Her voice broke in sobs, and for a little while there was silence.

Sandy assured her that "it was all in the game," and that Joe would probably have made the trip and would have died just as gamely had she not been with him. She sat in silence, and, when calm, reverted to the cause of her expedition. It wasn't so easy to tell to a big lunk stranger, sitting near her on a sand bannock in the desert night. It came hesitatingly and with allusions some of which were unintelligible to Sandy.

There had been a quarrel with Bob, and Bob had lost his temper and gone away leaving a broken-hearted

woman behind him. And now the broken-hearted woman had learned that Bob was to be in Hila camp, and, hungry for a reconciliation and for his love, had faced the terrors of the pitiless savages to reach him; and in the facing had narrowly saved her life thus far, and, as nearly as Sandy could calculate, would perhaps lose it in the end.

There was nothing to do, Sandy meditated, but to make a bluff at reassurance, so he drawlingly comforted her with assertions that they would get through all right, and there was no need of worrying; but deep down in his heart anxiety turned and twisted and tore at his sense of truth.

Indians, perhaps, on both sides now, and that too after he had believed himself almost beyond the danger line! Why, only for the Indians behind him he would have turned back, because of that accident to the water cask which robbed him of nearly all his precious store and left him with less than half ration for himself and animals, and with many miles of desert dry, cruel, and alkaline ahead of him, where the sand floated up and bit into the nostrils, eyes, and mouth, and brought an insistent demand for water, more water. Death had a hundred chances to one if he attempted to return, and there had been no alternative but to go ahead. Now there was another demand for water, and the water almost gone. The terrible days to come were before him in pitiless panorama. He foresaw the necessity for keeping to the by-trails—the slow progress, the constant watch, the sleepless nights, and

frequent hours of hot imprisonment, should they be driven to hiding, in sage-crooked hollows.

But to-night she could not travel! He must think it out. So it was that while the moon shifted the shadows of the night from side to side in its stately passing, a woman slept the undisturbed sleep of security beneath a pack cover, while outside an ungainly figure turned and tossed in an agony of apprehension, forgetful always of himself, but filled with pity for her and for the trusting animals who had been his servants, companions, friends.

And it was these animals that, on the following day, wondered in dumb misery why it was that so little water was given them and why, despite the penalty, they were urged forward over tortuous paths. Perhaps, too, they wondered at the many halts while the master, who was usually so careless, crept cautiously up to the brows of the hills at intervals and peered anxiously out into the long distances. There was one other stop, too, where gruesome things were found, and where Sandy deliriously as best he might to hide the marks of tragedy.

"You see," he said to the women, "we ain't no business losin' an hour's time, but it just did seem a shame to leave poor old Joe out there that-a-way."

And again they went their way, but from that pitiful wreckage they carried no replenishment of water; the Indians had opened the casks. There was nothing for it now but to abandon the packs. Their loss meant much to Sandy, but of what

moment were they in this game of life and death? Lightness meant speed, and already one of the burros lagged with weariness and retarded their going. And as the day wore on, its footsteps became slower and more painful.

It was this that bore heavily upon the gaunt one that night after his meagre camp had been made and the woman had retired to her tiny shelter, weary but unperturbed. Now was the hour for sacrifice; but how bitterly it hurt! How bitterly it hurt! How many virtues that little mule possessed! How many times in all his faithful work he had shown little endearments and how great was his intelligence!

So it was that the big, desolate hills, their grayness tinted with warmth in the night light, looked down on a rough man who led a weedy little gray burro into an isolated gully. Mindfolded the wondering eyes, threw an arm over the shaggy neck, and talked to and caressed the animal before he fired a shot at such close range that the sound was muffled. And worse yet, the ordeal was repeated as another sacrifice was made. Two months less to demand water, and two animals the less to suffer! And—kind God!—two friends murdered through pitiful weakness.

"I can't see where them pesky mules has wandered to," said Sandy in assumed cheerfulness, as she appeared for her breakfast. "But we ain't got no time to look for 'em," he added as she expressed solicitude.

Only one burro and one pony to take the tail that day, and, worse

yet, a water cask that was light as it was swung to the burro's back, to give forth hollow swashings of mockery. Sandy furtively tested its weight and made calculations on its contents. He sighed mightily. About a swallow a day for himself and the burro—just a gulp—and quarter rations for the woman and the pony. Yes, the pony must be included and must have the most, because if the pony kept his feet he would take him to safety somewhere—perhaps! Plainly the pony must be the favored one.

Again the sun was merciless in enmity and focused pitiless rays upon them, adding to their thirst. And it was the woman who expressed surprise when Sandy advised her, with many apologies, to "go a little mite slow on that water." The half-empty canteen came away from her lips as she said, "Is that all we have?"

"Oh, we got plenty," came the cheerful reply, "if we only go slow. Jest a little slow."

To show his freedom from worry Sandy chirped up a tune, but somehow it was a failure, as his lips were too parched for artistic success.

Two days more! Two days more! And she and the pony must have it all, though men died thirst-stricken in a day in this terrible heat. Well, it couldn't be helped, and there was no use in alarming her. She must keep her nerve, otherwise there was no hope.

The night came again and went, and the sun returned and was just as heartless and unkind. Now there were no assumptions of cheerfulness

—only silence and caution, and the urging forward of jaded beasts. Once they lost hours of time in concealment, while a small party of Apaches, hideously gaudy in war paint and carrying gruesome trophies of their savagery, rode past them on the trail below. The woman cowered in her rocky refuge, fearing a repetition of the former horror and unrelieved by Sandy's plausible assurances of their safety. These, he said, were probably the last they would see. As they took the trail again he *under* a carefully prepared speech.

"I ought to tell you," he said, with a slow drawn, "that if anything did happen to me, you best way would be to keep to the main trail. Watch, as you have some me do—and ride hard. You'd get there some time sure. 'Tain't far now. If that these enyuse you're on was feelin' first rate, and didn't have to side step the trail so often, I 'spect he'd make it from here in twenty hours. You needn't worry, though." He cheerfully lied, seeing the alarm in her haggard face. "Enyuse there ain't nothin' goin' to happen to me. Nothin' ever does happen to me." He grinned through his cracked lips in conclusion.

Again night fell, but this time there was no pause. The woman moaned with weariness and wondered at this comitance as well as at the energy with which Sandy urged the poor, weakly traveling beasts forward. The three hours' rest in the dawn seemed so brief and the way so long. And she was thirsty, so terribly thirsty! It was like that other time, and she sobbed hysteri-

cally as the posture, of Joe's death and the recollection of her own tortures of thirst seemed to her. This was very like that, and worst of all, this tall, grout man with the flaring beard was cruel, because he now carried the canteen and wouldn't let her have a drink; just gave her a swallow once in a while and used such beastly care to jerk it away before she could quench her thirst. Why, he was kinder to the pony.

And yet—used yet—he himself never seemed to drink. Why didn't he? Perhaps he wanted one as much as she did. She asked him, and with a grin that would have been heart-breaking could she have read through the gray alkaline dust that coated his face, he answered: "I ain't a partick' thirsty, because I'm so used to tinkling over these here trails that I'm just like one of them oney-lookin' amels I used to see in circus when I was back in Missouri."

Slip—slip! Then a dry, noiseless fall on the sand. The little burro dropped, made one or two efforts to rise, and then stretched himself slowly out at length, immovable. The empty water cask which Sandy had neglected to take from his back slunked hollowly upon the wooden pack trees and with him rested uselessly on the face of things.

While the woman watched in dazed wonder. Sturdy, simple-hearted and tender, knelt and took the slung head in his arms and with low hushings talked to the ungraciously ear.

"Make another try, Jack," he pleaded, and then, as the animal lay inert, "just one more try, ole man."

It ain't far an' I can't leave you here to suffer."

An interval of silence, but no motion from the prostrate one.

"I'm sorry, pol," Sandy voiced huskily, "but I ain't got no water for you and none for myself. We've got to get this little girl back to Boh. He wants her an' she wants him. You an' me ain't no good nobow except to pack things, an' women like that kin make lots of folks happy. I ain't never done nothin' to hurt you before, an' I reckon it won't hurt now as much as it would to leave you away out here to suffer. Good-bye, Jack—"

The woman vaguely understood in her fevered mind why Sandy shot and the burro lay so quietly. But it seemed strange that the cool gray eyes that he lifted to hers as they resumed their way were filled to the brim with tears which trickled unheeded down his face and made tracings by the side of his long mustache. She, too, found relief in crying, Sandy observed. He must be cheerful!

"Come all ye Texas rangers,
Of high and low degree;
I'll tell you of some troubles
That happened unto me."

His cracked and patched voice, in pathetic assumption of cheerfulness, rasped its way over the burning air as he trudged by the pony's side. Then, as if from sheer lack of further energy, died away in dry whisperings. And this attempt at song was followed by long hours of silence. Unbroken save by the "puff-puff" of his and the horse's feet upon the

trail into which they had emerged.

And she in the meantime dreamed of water! Now she begged for it and sucked at the sterile mouth of the blistering empty canteen to which she clung and at which an interval she hugged to her fevered breast.

Sandy began broken comments, which were as the raven's croakings in hearseness. No longer was she a stranger to him, and he began to wonder vaguely why it was that he had never before recognized her as his brother. He would drag back from the hold on the pommel though of her saddle into which he had twisted his hand for support, and look up at her. Then, as the pony advanced, he would be jerked forward until he dreamed again.

"Why, Dick," he said, "you don't look none like you used to, but it's funny I didn't know 'twas you. We're going to where there's water. Dick, big rivers of it—all cool an' runnin' swift. Fish in the pool down by the mill an' the big trees a-shad-in' 'em, an'—an'—lovin' the water an' havin' sprays of it on their nice green leaves. Remember, Dick, how I uster whistle an' git them birds to come down an' eat out of my hand? There by the water—water—water—What? Nope! That ain't no lake over there that I kin remember."

Then he would grip his wandering senses back to partial sanity, with the underlying knowledge that to dream of lakes where was naught but desert sands was only the beginning of the end. And in those same moments he would mutter, "O God! don't let us git off the trail. Keep us on the trail, God, 'cause if

I ain't hold 'em on the trail she ain't agoin' to git there. You shore ain't agoin' to let her die out here on the sand, God; You what looks after the wolves and coyotes and squarers—You shore ain't goin' back on a woman! Water! Water! Lord, ain't it cool and sweet?"

His great bloodshot eyes looked around hollowly on the glaring rim of the horizon; a smile of delirium twitched his cracked lips.

"And in the night an angel came down and troubled the waters!" he said with a rancorous laugh. "The waters! the waters! Lord, who'd a thought they could splash and sparkle and whirl around that-a-way. Dick? See 'em, eh? Ain't they beautiful?"

"Little drops er water,
Little grains er sand,
Make ther might oceans
An' ther—"

Oceans is all water, Dick—all water! water! water!"

The cracked voice snapped suddenly and the dry lips writhed without a sound; but his hand never lost its twisted grip on the pommel thong, and the noise of water—laughing, leaping, worrying water—never faded from his dimming ears. And together thus, the man and the woman and the pony forged on over the blistering carpet of the desert in the steady, insistent glare of the pitiless sun.

They came out to meet them at Hila Camp, their weird appearance being observed from afar. The insensible woman lashed to the saddle by a grout red-headed man who afterwards carried no memory of the

act, and who sprawled forward and dropped on his face as they sighted him. And with them they brought water—water that carried with it life and sanity and drowned from the fevered bodies of the wanderers the raging fires of dissolution and the hot flame of the desert's breath.

As they slashed the lashings from the woman's form, she fell inertly into the arms of the man she had fared forth to find—the man who, conscious at least of his error and of the loyalty of his wife, gathered her up close to his breast and roughly pressed his lips to hers in a passion of remorseful kisses. In the wrathful glare of the half-sunk sun—defeated, and flaming out its rage in torrid streaks of red and orange and stormy purple—the others grouped themselves about the crumpled figure on the desert's face and drew away the

pony that, faithful to the end, had halted, and with dumb questioning in its pathetic eyes, was seeing its masters blistered cheeks.

"Saudy—by God!" said the man who turned the packer over and held a canteen to the blackened, bleeding lips.

With bedimmed eyes, from which the tears of delirium had not yet cleared, the red-headed one looked questioningly around. His arm feebly stretched forth, his lean, red fingers pathetically opened, and he hoarsely quoted from childhood's recollections, "There cometh a woman of Samaria to the well to draw water—water, and Jesus said unto her, 'Give me to drink.'"

And from him who cradled the woman in his arms came the hushed reply, "God's given us all to drink, pard, he's given us all to drink."

The active mind and body do not soon tire, and the energies they consume are quickly renewed.

You will probably have noticed that if you lounge about, doing nothing, a desire for sleep soon overtakes you; whereas, if you are engaged in some engrossing occupation—work or play—you have no sensation for fatigue.

This is nature's lesson regarding the importance of activity.

She requires that every faculty shall be exercised. If it is neglected it gradually falls into a state weakness, and when this is the case all round old age and decay set in.

This is why when men retire from business they either die soon afterwards or become feeble and decrepit.

Keep active and you will keep young.

The Hudson's Bay Company

THE FINANCIAL POST

The Hudson Bay story is the oldest joint stock company in Canada and amongst the oldest companies in the world that has endured a continuous existence. The financial history of this company throughout its varied career is full of interest.

THE Hudson Bay Company was first formed in 1607, at the instance of two intrepid fur traders; Frenchmen, who had come to Canada, and realized the value of the fur business, then returned to France to interest the "Most Christian King," Louis XIV, and who, meeting with a cold reception in Paris, were induced to come to London and there lay their plans before the most enterprising spirits who were to be found in the court of the Merry Monarch. Prince Rupert, the dashing cavalry leader of Charles I, received Grossclercs and Radisson, the two French Canadians, and the Company was quickly formed.

In those days, the utmost secrecy seems to have been observed in regard to the Company's business, and it was not until 1749 that, in the course of a Parliamentary enquiry, the original capital of the Company was divulged, and the pettiness of the sum, £10,500, occasioned universal surprise. The original stock-book of the company shows, that in 1667 there were thirty-five shares of £300 each. The Duke of York, (afterwards James II), was presented with one share. Prince Rupert subscribed for another share, on which he appears, however, to have paid only £200. The other £100 being transferred to Sir George Cartaret. The Duke of Albemarle, son of the famous General Monk, subscribed £500, the Earl of Shaftesbury, £700, Sir George Cartaret £500. There were 18 incorporators, among the others being the Earl of Arlington, the Earl of

Caven, Sir John Robinson, Sir Peter Colleton.

The wonderful charter which, in effect, gave to the adventurers a title to one-quarter or one-third of North America, received the Royal assent in 1670, the first expedition, however, having gone out in 1668. In 1671, the first sale of furs was held at Garraways, but it was not until 1684 that the first dividend, a handsome one of 50 per cent. was paid. In 1688 the same return was made, and in 1689, 25 per cent.

Next year the returns were so large that the capital was trebled. This was probably the first "scrip dividend" that was issued in financial history, but further, the Company declared 25 per cent. dividend on the new capital. There does not appear to have been much dealing in the shares in those days. The attacks of the French on forts of the Company and their hostility to these invaders of the rights of Le Roi De Soleil, caused the Company much loss, and in 1697 the Treaty of Ryswick ceded to the French the territory which had been the scene of so much daring commercially, and considerable bloodshed.

The Company for the next ten years was far from prosperous, and shares probably changed hands at a depreciation, but the success of the British Arms, and the Treaty of Utrecht, in 1713, regained the Sovereign rights of the Adventurers and brought back prosperity and dividends.

These would appear to have been halcyon days, for in 1720 the stock was

tiebled, making the total capital £94,500. This was at the time of the South Sea Bubble. In that period of unprecedented speculation which for faintly and mediocrity, even in the worst days of Wall Street, or in the most inflated mining booms, has never quite been equalled, 315 shares of £100 each were selling at a high premium. So strong was the influence of the speculative mania, that the conservative directors of the Hudson Bay Company had actually decided to increase their shares to £378,000 divided into 3,780 of £100 each, and to invite the public to subscribe, when the collapse of the South Sea Company caused the Hudson Bay Company to cancel this resolution and to adopt the more conservative measure of merely doubling the capital, which stood at the beginning of 1721 at £94,500.

The fur trade had now become firmly established, in spite of the encroachments of the French traders and the *Coureur de Bois*. The dividends for the next twenty years must have been handsome, even in dull times. The earnings were 60 per cent. on the paid-up capital. The Company's monopoly caused much envy in London, and there were several attacks, which caused a Parliamentary enquiry in 1740, against which the Adventurers successfully defended themselves. The outbreak of hostilities between France and England in 1744 again hampered the operations. There was a movement to increase the capital stock, and on the original paid up amount of £11,500, a ten per cent. assessment was made, amounting to £3,150, in cash or £9,450 in shares which increased the nominal capital from £94,500 to £103,450.

The conquest of Canada in 1759 by Wolfe's victory, was a momentous event

for the Company, and the shares rose in market value, enhanced also by the very large claims which the Company filed against the French Government for destruction of forts and supplies, but which they never succeeded in collecting.

The Scotch, who had migrated to Canada in the forties, and after the conquest were not long in seeing the possibilities of the fur trade, and these grew into formidable competitors. They followed in the footsteps of the French license holders and employed the roving French-Canadians in the work. In 1783 the Canadian traders, or Montreal merchants, combined in the famous North West Company. The warfare between the English and the Canadian Companies began in earnest, and for many years a thriving trade was handicapped by bloody encounters and depredations in which the Canadians appear to have been the aggressors.

In 1810, however, the shares which had previously been depreciated, began to show activity. Lord Selkirk, to whom Canada owes more than it knows, had planned his far sighted settlements and was anxious to obtain control of the Hudson Bay Company. He began to buy, for the purpose of control, and by 1811 had acquired no less than £85,000, or one third of the capital. The North West Company were afraid of Lord Selkirk's plans, and they proceeded also to purchase shares of their rival Company, a precedent which has frequently been followed since that time in American finance. The North Westers did not succeed in their plans, and instead they began attacks on the trade settlements of the old Company. The Canadians feared that Lord Selkirk's plans to settle the Red River country would de-

prive them of their happy hunting grounds.

Then ensued a period of petty warfare, attended with bloodshed and murder, in which the North Westers, operating from their baronial hall at Fort William, were usually the attacking party.

Lord Selkirk died in 1820, having been an active and beneficent force in the Company for ten years. At that time both the Companies had been brought to the verge of destruction by their battles.

In 1821 the situation was saved by the Hon. Edward Ellice, a North West-er, and on March 26, 1821, a union of the two Companies was effected under the name of the Hudson Bay Company, whereby each Company furnished an equal capital for conducting the trade for a period of twenty-one years. The chief factors and chief traders were to receive forty per cent. of the profits. While records are not to hand, it is probable that at this time the capital of the Company was largely increased, and in the succeeding prosperity we find it swollen to £500,000.

The Company was now carrying on a most prosperous fur business. In 1838 its exclusive license to trade in the North-West Territory and British Columbia, apart from its own sovereign domain of Rupert's Land, was continued for twenty-one years more. Up to this time the Beaver had played the most important part in the Company's fur trade. The beaver hat, which some

grandfathers may recall, was the head-piece of every gentleman. In 1839 the beaver hat disappeared before the silk hat and the modern "topper." It was feared that the Company's fur business would greatly suffer, but the loss was compensated for by the growing use of the Buffalo robe.

The Company quickly recovered from the silk-hat incident, and profits and assets began to increase tremendously, even on its increased capitalization. The £100 shares jumped up by leaps and bounds, going as high as £250 in the early fifties. It was at this time that the Company's land assets began to make people think and sometimes rub their eyes. A claim against the United States Government for loss of territorial rights in Oregon and Washington Territory, under the treaty of 1846, was subsequently settled in 1869 for \$450,000. These years around 1850 were indeed palm times for the Adventurers. Their possessions were at their zenith; they possessed by royal charter the whole of Prince Rupert's Land, and they had an exclusive license for ten years for the whole Indian territory to the Pacific Coast, including Vancouver's Island. No wonder the shares reached £250. They paid during this time never less than ten per cent., and sometimes as high as twenty per cent. From 1832 to 1862, their profits averaged \$81,000 per annum. In 1856, for example, their sales were about \$500,000, of which \$30,000 were from buffalo robes alone, selling at \$2 10s. each.

Round About Cairo

BY GEORGE ADE IN THE IDLER

George Ade whose shifting as a humorist has made him widely known throughout America is leaving Egypt in company with his friend Mr. Peasley. In his own witty style he describes the places visited and gives off some very amusing observations on the country and its people.

MR. PEASLEY is a secretive student of the guide-book.

He reads up beforehand and on the quiet. Then, when we come face to face with some "sight," and are wondering about this or that, Mr. Peasley opens the floodgate of his newly acquired knowledge and delegates the whole party. He is seldom correct, and never accurate, but he knows that he is dealing with an ignorance more profound than his own, and that gives him confidence.

For instance, the first afternoon in Cairo we chartered an open conveyance, and rode out to the citadel and the mosque of Mohammed Ali, both of which are perched on a high limestone cliff overlooking the city. The mosque is modern and very gorgeous with alabaster columns, a profusion of gay rugs, stained windows and crystal chandeliers. We were rhapsodizing over the interior, and were saying it was almost as swell and elegant as the new Ritz Hotel in London, when we happened to overhear one of our countrywomen reading aloud from a very entertaining book on Egypt written thirty years ago by Amelia B. Edwards. Miss Edwards allowed that the mosque of Mohammed Ali was a tawdry and hideous specimen of the most decadent period of the mixed-up architectures imported from Araby and Turkey. When we heard that we made a quick

switch, and began to find fault with the decorations, and told the guide we had had enough.

On the way out to the parapet to enjoy the really wonderful view of the city and the Nile valley, with the Pyramids lifting themselves dimly from the old-gold haze of the desert, Mr. Peasley wished to repay the lady who had read to us, so he paused, and, making a very indefinite and non-committal gesture said, "Near this very spot Mohammed Ali killed more than one hundred and fifty mamlukes in one day."

Our fair countrywoman looked at Mr. Peasley with a puzzled frown on her brow, and then timidly asked, "What is a mamluke?"

We thought she had him, but not so. He wasn't even feazed. He replied promptly, "A mamluke is something like a mongoose, only larger."

That is Mr. Peasley's way. If he doesn't know, at least he will make a stab at it. One evening at dinner we had anchovies as a curtain raiser, and a man sitting next to Mr. Peasley poked at the briny minnows with his fork and asked, "What are these?"

"Those are anchorites," replied Mr. Peasley, without the slightest hesitation.

As a rule he gets one syllable right, which is pretty good for him. At

present he is much interested in the huge dams of masonry and iron gates that have been thrown across the Nile at Assiut and Assouan. Over here they are called "barrages." Mr. Peasley insists upon calling them "garages." We tried to explain to him that a garage was a place where motors were cared for, but he said that automobile and "dam" belonged to the same category, and often meant practically the same thing, so he continues to speak of the "garage."

By the way, when a pious Englishman over here, say a bishop on a vacation, wishes to relieve his feelings without the actual use of profanity, he exclaims "Assouan!" If he falls off his donkey, "Assouan!" If his tea is served to him at less than 212 degrees Fahrenheit, "Assouan!"

"Assouan" means the superlative of all dams, the biggest dam in the world. It takes the place of a whole row of these: —

Mr. Peasley uses the word, when he can think of it. If his memory fails him he falls back on the American equivalent.

Inasmuch as I reside in Indiana, where it is a social offence to crave a cigarette, a misdemeanor to keep one in the house, and a high crime to smoke one, Cairo during the first day gave me many a shock. Cairo is unquestionably the cigarette headquarters of the universe. If the modern Egyptians followed the ancient method of loading the tomb with supplies for the lately departed, they would put in each sarcophagus about ten thousand cigarettes and a

few gallons of Turkish coffee. The food wouldn't matter.

In Cairo, men, women and children smoke, only the camels and donkeys abstain.

Cigarettes are sold nearly everywhere—not only by tobacconists, but also by milliners, undertakers, real estate agents, etc. Those who do not sell them give them away.

A clever young American owns a usual preliminary to driving a bargain.

We certainly had a feeling of guilty pleasure when we sat in front Shephard's Hotel and smoked the wicked little things, and knew that the policeman standing a few feet away dare not raise a hand against us.

A clever young American owns a shop near the hotel. He is a student of Egyptology, and a dealer in genuine antiquities, including mummies. While I was nosing through his collection of scarabs, idols, coins and other time-worn trinkets, he suggested that I should purchase a mummy.

"Can I get one?" I asked, in surprise.

"I can get you a gross if you want them," he replied.

"What would a man do with a gross of mummies?"

"You can give them away. They are very ornamental. Formerly my only customers were colleges and museums. Now I am selling to people who put them in private residences. Nothing sets off an Oriental apartment to better effect, or gives it more atmosphere, as you might say, than a decorated mummy case."

I followed him into a large back room, and saw two beautifully preserved specimens in their rigid overcoats being packed away for shipment to America, while others leaned against the wall in careless attitudes.

What a grisly reflection! Here was a local potentate, let us say, Ipehak II. of Hweg—ruler of a province, boss of his party, proud owner of broad fields and grazing herds. When he died, 1400 B.C., and was

gazed Ipehak's own descendants to open the grave and heave out the rock at seven-pence per day, hauls the mummy into daylight, and ships it by luggage van to Cairo, where it is sold to a St. Paul's man for £25.

Until I talked to the dealer I had no idea that mummies were so plentiful. In some parts of Egypt people go out and dig them up just as they would dig potatoes. The prices vary greatly, somewhat depending upon the state of preserva-



Probably a Tourist.

escorted to his rock tomb by all the local secret societies, the military company and a band of music, his friends lowered his embalmed remains into a deep pit, and then put in a rock filling, and cut hieroglyphics all over the place, telling of his wealth and social importances, and begging all future generations to regard the premises as sacred.

Some two thousand years later, along comes a vandal in a cheap store suit and a cork helmet, en-

tion of the party of the first part, and the character of the decorations on the case, but more particularly on account of the title or historical importance of the once lamented. For instance, a Ramesses or Ptolemy cannot be touched for less than £200. A prince, a trust magnate, or a military commander brings £30, the governor of a city or the president of a theological seminary anywhere from £12 to £15. Within the last three years perfect specimens of hu-

man have been offered for as low as £3 10s., and the dealer showed me one for £1 10s.—probably a tourist.

At Naples, proceeding eastward, one enters the land of Talk. The French are conversational and animated, but southern Italy hagin to show the real Oriental luxuriance of gab. A Neapolitan trying to sell three pence worth of fish will make more noise than a whole Whiteley establishment. The most commonplace and every-day form of dialogue calls for flashing eyes, swaying body and frantic gesticulations.

In front of a cafe in Naples Mr. Pansley became deeply interested in a conversation between two well-dressed men at a table near ours. At first we thought they were going to fight it out, but then we saw that there was no real anger exhibited, but that apparently one was describing to the other some very thrilling experience. He waved his arms, struck at imaginary objects, made pin-wheel movements with his fingers, and carried on generally in a most hysterical manner. Mr. Pansley, all worked up, beckoned the head waiter, who had been talking to us in English.

"Look here," he said, confidentially, "I want you to listen and tell me what those fellows are talking about. I can't catch a word they say, but as near as I can make out from the way they act that fellow with the 'goatee' beard is describing some new kind of torpedo boat. It goes through the water at about thirty miles an hour, having three or four screw propellers. When it comes within striking distance of

the enemy—bang! they cut her loose and the projectile goes whizzing to the mark, and when it meets with any resistance there is a big explosion and everything within a quarter of a mile is blown to pieces. Now, that's the plot as nearly as I can follow it from watching that short guy making motions. You listen to them, and tell me if I'm right."

The head waiter listened and then translated to us as follows: "He is saying to his friend that he slept very well last evening and got up feeling good, but was somewhat annoyed at breakfast because the egg was not cooked to suit him."

"How about all those gymnastics?" asked the surprised Mr. Pansley. Why does he hop up and down, side step and feint and wiggle his fingers and all that monkey business?"

"Oh," replied the head waiter, "he is describing the egg."

What a people—to take cheap information and gaudier it with five pounds worth of rhetoric!

Talk is one of the few things of which there is a superabundance in the Levant. In early all particulars the Arab is economical and abstemious. He eats sparingly and cheaply, wears clothing just sufficient to keep from violating the municipal ordinances, smokes conservatively, so as to get the full value of his tobacco, and lives in a house which is furnished with three or four primitive utensils. But when it comes to language, he is the most reckless spendthrift in the world.

Endless disputes of a most vivid character rage among the donkey

boys and peddlers who assemble near the hotels and lie in wait for victims.

Aimless excursions are the best after all. It is more fun to drift round a new town and rub up against the people than to deliver yourself body and soul over to a guide. In Egypt the guide is called a dragoman. He puts on his and has an inside pocket bulging with testimonials from people who were so glad to get out of

famous mosque or old Midullah Oh-longahta or some other defunct celebrity you finish up in a junk shop for the sale of antiques, all of which are personally guaranteed by the dragoman, because he is a silent partner in the business.

In many countries, especially at times when the traveler must condense his itinerary, the guide is a necessary evil, but in Egypt he is supposed to be a sort of ornamental



"He is Describing the Egg."

his clutches that they willingly perjured themselves by giving him half-hearted certificates of good character. While you are in the hands of the dragoman you feel like a dumb, driven cow. You follow the flustering nightshirt and the tall red fez of this arch villain for hours at a time, not knowing where you are going or why. He takes absolute charge of you, either by making specious representations or boldly assuming authority, and when you start out to visit the

bodyguard as well. We found that we could wander without being halted and led, so we spent pleasant hours in the Mouski, which is the native shopping-street, and we went to race meetings and saw native horses and ponies saunter round a half-mile track while numbers of visitors in brilliant costumes drank gulleons of tea and simulated a polite interest.

One afternoon we wandered into a market, and a man tried to sell me a

camel. Wherever we go, if a man has something he doesn't want he tries to sell it to me, and sometimes he does it. But I refused to take the camel. I did not see how I could fold it up and secrete it so as to get it through the custom house.

Camels in the Cairo market are now steady, not literally speaking, but as regards their value. The older ones—spavined, hairless or pigeon-toed—can be bought for as low as £10 each. The common or garden camel, trained to fold up like a pocket camera and carry from three to eight tons of cargo, can usually be bought at from £20 to £25.

We looked in at the bowling Derivishes. These devout priests of the Mohammedan persuasion get as much enjoyment out of their religious services as if they were real Christians, and lived in the backwoods of America. They seem to think that an exhibition of religious frenzy is sure proof of a sanctified spirit. As Mr. Pensley put it, they can give our shouters at home points.

They bend themselves backward and forward in pocket-knife attitudes, hoarsely repeating over and over again the name of "Allah."

They froth at the mouth, span around like tops, shriek like delicious coyotes, and usually conclude by falling over in a convulsion and being carried out on a shutter. A good many tourists enjoy seeing it, but all of us had visited the Stock Exchange, and on the whole the performance seemed rather tame and spiritless.

Cairo, as a whole, was a big surprise to us. We knew that it was going to be cosmopolitan, but we were not prepared to find it so metropolitan. We had pictured it as one or two semi-European streets hedged in by a vast mass of native quarter. But, unless you seek out the old parts of the town or the bazars, each showing a distinct type of the Oriental shark, Cairo is outwardly quite modern, very attractive, and decidedly gay—that is, not real, wicked gaiety of the Parisian brand, but modified winter resort gaiety, the kind that is induced by the presence of money-spending tourists. There is no wild night life, and gambling, which flourished here for many seasons under the skilful directions of Mr. Pat Sheedy, an American. It has yielded to British reformation influence.

"There are some people who believe that the whole human race will be saved," said an old lady, "but, for my part, I hope for better things."

The Young Man in Politics

SHERRILL M. BUCKER IN THE WORLD TO-DAY

To the young man about to enter the political arena as well as to those now engaged in politics, Mr. B. C. R. Mayo of Milwaukee, offers counsel worthy of the greatest counsellors. Put on his line (and the temporary line) in many ways. In advice, let it be as well as it be directed and brought up. In general, place of the young man of the country with property (and the status of their office) when they have them.

I WANT to give the young man contemplating a public career a few words of advice, based upon my own experience of nearly five years of public office. Make up your mind to be honest and fair, both in business and in politics. Work nine-tenths of the time, and when occasion requires work the other tenth. You can enjoy yourself with hard work if you will but think so.

Work is the best thing for every young man; idleness is the greatest evil and breeds dishonesty and corruption.

Make up your mind, when you accept a public trust, that you represent all the people, not only those who have by their votes chosen you as such, but those who have opposed you and who, perhaps, misunderstand you and your purposes.

Do not, under any circumstances, allow prejudice to swerve you from your best judgment.

Have a platform short and pointed. Be sure it is right and stand upon it to the end.

Do not readily take sides in controversies.

Think fast and try to be quick in your responses in emergencies.

Do something all the time, but in your ambition to do something, don't do things that count for naught.

Have as many ideas to develop as you possibly can at one time; still, possess yourself of as much concentration as possible.

Finish your work as you go along.

Always keep in mind the fact that you are the servant and not the master, no matter what position you may fill in the service of the public.

Steer clear of classes and take the hand of the masses at all times. As you can find.

Sociate with as many good people as you can. Extend your acquaintanceship every day. Make it a point never to retire for the night without being able to say: To-day I have made a new friend; to-day has been a success even though in a minor matter.

Never know or recognize the word "fail." You will fail, and fail badly sometimes, but "pass it up" as quickly as you can.

Do not hesitate to put the stamp of disapproval on bad legislation, no matter if it be unanimously passed.

A young man taking public office must be possessed of great discretion. He will be compelled to listen to advice from all sorts of people who profess, honestly or otherwise, to have his personal interests at stake. Use great care in the selection of your advisers, and do not take anything for granted. Know your men well before you select them, if they are to be intimately associated with you, and then give them your whole and undivided confidence. You must trust someone, and you must depend upon someone for advice, otherwise your career will come to an early and untimely end. If you start out to "run things" your own way, without consulting

men who have experience and ability, there is only one result and that is failure, and failure of the worst kind.

Do not worry. "Worry" is a bad disease. Just sit down and put on your thinking cap, and before you think many times you will decide to go to that man or to those men in whom you have implicit confidence, for assistance. Talk things over with them, reach a conclusion and go ahead. Don't you see, young man, that you have learned something when you have done this? Don't you see that you have made progress as a public man? The next time you are confronted with the same situation you will have this added information in your storehouse of knowledge. I can recommend this recipe for I have used it and am proud of it.

There has grown up a class known as "The Idle Rich." This includes a vast army of young men who devote their time wholly to pleasure. They produce nothing. They just live. I am glad to know, however, that there has been an awakening among this class and that some of them have begun to feel the very insignificant positions that they occupy on earth and that they have determined to go to work. There is no reason in the world why people should not be rich, but every man, no matter how rich, should be a producer of something that will be of benefit to his fellow men.

The young man who devotes his time wholly to pleasure is sure as eternity to be an old man long before he should be. The man who tries to live without working and without accomplishing something is a bad example and a menace to society. It is not a kind father who brings up his son to live in idleness.

There are, among my acquaintanceship, many highly educated and naturally honorable young men who pride themselves that they have never earned a dollar and who have no thought or worry of what the morrow may bring forth.

I do not wish to be understood as advocating as a cure-all for this evil a recourse to the digging of ditches or firing a locomotive, although I do believe that a course of treatment of this kind would be effective in many cases. What I do mean is that every young man should devote a liberal share of his time to some occupation whether it produce him money or not. If he has all the money he needs, then let him give his services to some charitable calling.

There is a wide field for work of this kind. No church on earth has enough of such assistance. Young men of wealth should familiarize themselves with the affairs of their community and of their country and in this way make themselves useful. It ought to be interesting to every young man to feel that his opinion and assistance are sought in laudable public undertakings. The idle rich young man, with proper training, has great opportunities in all the honorable professions: the church, medicine, the law, the newspaper office, literature, art, as well as in the world of commerce. If he will identify himself with any one of these vocations he will be producing something and will be a working man in every sense that the word implies.

The man who shovels in the street or ploughs in the field is not the only producer and he is not the only man who toils. Any man who succeeds in the professional or commercial world does so by unceasing toil.

Some time ago there came to Mil-

waukee a young "Parlor Socialist," Joseph Medill Patterson, who informed his hearers in a public address that he had been idle for years; that he produced nothing, and that he had no object in life except to spend the money earned by labor and which did not rightfully belong to him. When I read his address in a paper I felt like saying to him, "Go to work—you have the ability and you are needed—stop talking and do something. Get out of the parlors of the rich if you think you belong somewhere else. Practice what you preach and you will have an object in life. Open a factory. If the theory of your recent address be correct venture your wealth in business. Employ labor, pay it wages and conduct the enterprise for yourself."

Now I am told that he is to take a course in agriculture and raise cabbages and turnips, perhaps. Why should he go to the farm to talk crows or sow grain? Why cannot he do good in the world with his pen? He can produce something with that better than he can produce something with that better than he can produce something with the plough or corn-planter. But he probably imagines that he must do manual labor, and toil with calloused hands. He is mistaken. We need intelligent young men in intellectual pursuits to help guide us in the right direction. We need brains as well as muscle and we must have them.

I haven't much use for the young man, or the old man either, for that matter, who starts out when elected to office, to reform the world. There

are too many men now in this country, in office and out of office, who believe everything that is, is wrong, and who have a remedy—usually a political nostrum—for every ill or imagined ill that the dear public is suffering from. While recognizing the false position of him who contends that "What is, is right," I still feel that affairs are not in such a terrible state.

Too many young men taking office think that they have been chosen to do things that are really impracticable or impossible, and in their eagerness to shine they rush on to ruin. There is no place in the world to-day for the visionary or impractical reformer. I know a number of great reformers who, when carefully investigated, prove to be not altogether what they pretend to be, they are reformers for revenue. They talk too much, mostly about the wickedness of someone who has gained a reputation for honesty and ability.

Pessimism should be discouraged instead of popularized. There are too many bright things to look at to warrant granting much time to listening to men who see only evil before them.

It will take a good deal of argument to convince me that there is a large percentage of dishonesty or corruption in America. We are altogether too willing, usually, to listen to bad reports and unwilling to hear of the good things that are done by our public servants. This is, I presume, one of the natural frailties of mankind.

The Rt. Hon. George Houston Reid

BY WILLARD FRENCH IN THE WORLD TODAY

Mr. Reid was the first premier of the Australian Commonwealth. The labor party joined forces against his policy, causing his defeat. He still remained a noted figure in public affairs and his policy proved so efficient that his election to the next premiership is assured.

THE new Australian commonwealth is deep in the toils of tariff legislation, labor party dominance, government ownership, and what-not, and the man of the hour, who seems to have grasped the bull by the horns, is the Right Honorable George Houston Reid, P. C.

Here is the record of his climb up the ladder: Treasury clerk, state premier of New South Wales, klag's counsel, privy councillor, first premier of the Australian commonwealth—knocked out by Deakin and his Labor party—then leader of the opposition and the "Free Trade" party, now looking up again, as his dominance grows, and by all the indications of the recent election destined to occupy the top of the legislative tower once more.

Through each of his offices, in turn, from the day he entered into public affairs, he has been a noted figure in the drama, and a man to be carefully considered. If to attract the pen of the cartoonist is index of greatness, Reid has long been the star of the Southern Pacific. He is a tempting model, from the cartoonists' viewpoint, and he has been preserved in more sketches than any Australian except, perhaps, the one and only Sir Henry Parkes. Rotund as a squat barrel, hulk-necked, double-chinned, beardless, mustached, heavy foreheaded, lightly thatched, wearing an unrimmed monocle prominent as the headlight on a locomotive, always in a tall hat, always with his long black coat unbuttoned, he attracts the few strong pencil strokes

which unmistakably present him on every possible provocation—and he never fails to offer provocation. If a man could have been killed or created by cartoons Reid would have been one or the other long ago.

Reid seldom rides anywhere. He prefers to waddle along in his own rolling way among the people, who all know him—he knows every one. He is emphatically the reverse of a lazy man, though many an Australian has said it, judging from his slow, corpulent stride, his great, soft, sleepy eyes and his trick of dropping off for a nap, anywhere and everywhere, oftener than otherwise announcing the fact with accompanying snores, quite irrespective. He will sleep in the midst of a debate in Parliament with the childlike innocence that is disconcerting to those who put faith in it, for let the debate take a turn which he disapproves and he is on his feet in an instant, wide awake, with a perfect grip on the situation, sailing mercilessly into whoever is off color, his monocle flying in every direction. That monocle is his trade-mark. Without the monocle it would not be Reid. It is continually dropping and continually being replaced. It is a danger signal which those who know him have learned to heed. It is adjusted with extra care and extra grip before a specially drastic sentence.

There's a story told in Australia about Reid—goodness knows about how many others it is told in other lands—that the plaintiff in a case where Reid was defendant's counsel

—a plaintiff who did not know Reid—said to his attorney: "What a fool the defendant was to engage that man. He's so sure in advance that he'll lose the case that he's asleep more than half the time." The attorney replied: "My dear sir, if the Honorable George is asleep in this trial when there's the remotest chance of my scoring a point, get down on your knees quick, man, for the end of the world has come."

Reid was made first premier of the commonwealth as a kind of thank offering for turning about on himself and favoring where he had opposed the federation. There are some who think that the thank offering was held up in advance for his inspection. That is his affair and theirs, not ours. At all events he was a kind of complimentary first premier, till Deakin, with his watchword of "Strangling Industries," and slogan of "Australia for the Australians," gathered the force of the Labor party behind him and pushed Reid out. This left him leader of the opposition and hunt of pretty much everything that could be thrown. Some say that he enjoyed this kind of thing much better than the other. He threw back valiantly, for a man of parts is Reid, and among them all, good and bad, the two which top the rest are executive ability in marshaling forces for assault and a perfect genius for answering back. He is a man of quick wit, of barbed-wire satire, of brilliant irony, with words to burn—words that do burn—on any subject under Heaven, the moment it is broached.

He went at the "Strangling Industries," and "Australia for the Australians," by pounding away with the question: "Who are Australians but men who will come here ready

to do something? Why are industries strangling except because we are keeping them away?" He has apparently won out. Unless the times are so dry that all signs fail, the Labor party as an individual force has faded and Reid is in for another premiership.

Reid is a man of rare penetration. He can probe and produce a masterly diagnosis, but he is so prodigiously optimistic that his foresight is sometimes foreshortened. He fails in Sir Henry Parkes' speciality. He is not another Sir Henry, much as some of his admirers try to make him into one with words. As has been said he went both ways in the federation business. There was method in the madness, but it was not Parkesish. It failed to accomplish all that he had in mind, but it was for him the name of "Yes no-Reid," which will cling to him forever.

However, he took the hint and since then has grown stronger. Now, they call him "George," where he is, and where he isn't they call him "George Pordie." For he is one of them, even if he is not Sir Henry. Reid never smokes. He seldom touches alcoholic liquors. Put to it he is a worker, with rare powers of penetration and concentration and prodigious reserve force. Few men ever displayed the untiring energy which marked Reid as minister of the Crown, on the stump, in the Cabinet and in the Legislature.

The distinction of knighthood was open to him, but he declined to put himself in the way of it. He preferred to remain plain "Mr." to the satisfaction of all Australians, who highly approve that their leaders be men of the people, wearing only such distinctions as are conferred on them by personal attainments or popular

acclamation. The bitterest of his enemies never for a moment doubts that Reid is honest. His greatest handicap is that instead of letting politics enervate him he keeps himself poor through his attention to public interest at the expense of a law practice that is capable of being made one of the best in Australia. He is as far as possible from being a society man. No dissimulation ever touched his private life.

In face and figure, disposition and diction, Reid is enough like our lost Czar to be twin brother of the late Tom Reid. He says that every American he meets reminds him of the fact. He misses some of Reid's mental qualities. He has others which Reid missed. Above all, he is versatile. See him on the floor, as the leader of the opposition, quivering with life, up and at it on the instant, hitting the nail right on the head every time, and he reminds one of nothing so much as an unabridged edition of John Sharp Williams. See him smiling down boisterous malcontents or sitting in his specially constructed armchair, his pudgy hands put gently out, stilling surging seas, and you exclaim: "Another Taft!" Meet him for an impromptu chat and his brusque syllogisms, his big bald forehead underpinned by a substantial double chin, his half-asleep eyes that nevertheless see everything worth seeing—rather omnivorous eyes—and the way he uses his fat fingers to conclude a sentence he is too lazy to finish with his lips, take you back again to Tom Reid; doubled if there ever was a double, even to the color and texture of his hair and mustache. But withal you've not

seen the real Right Honorable George, till you have caught a glimpse vouchsafed only to the favored few, of that ponderous form rolling on the floor, playing with his children.

They are the secret that more than all else stands in the way of Mr. Reid's mounting the heights as the one and only. He has not the means to afford it. He cannot throw himself into the fight with all or even half his energy. He must practice law two or three days a week, in Sydney, where he lives and is looked to by the poor as the laborer's champion, in order to practice politics the other days in Melbourne—where the commonwealth congress meets till its dream-capital arrives—where he fights the Labor party tooth and nail.

He is charmingly cordial and good-natured, as one of his dimensions finds it difficult not to be. He is witty almost to being a humorist—bad enough for an American, worse for an Englishman aspiring to political preference. But in spite of all he is a power, practically the power of Australia; whether through lack of a greater power to down him, as say his enemies, or through inherent qualities, as claim his friends. His enemies love him better than they like him. His friends like him better than they love him. None of them deny that if affairs should turn so that he could afford to put his whole time and talents into politics, the Honorable George could run a good race as Australia's coming man. Neither do they deny that Australia stands sadly in need of a leader.

The Trade in Wild Beasts

BY HANOLD J. SHEPSTONE IN THE WORLD'S WORK

Mr. Carl Hagenbeck who controls Hamburg's famous Animal Baroque goes on his last and his first trade. He shows how difficult it is to capture the wild beasts and the great extent necessary to prepare them for the market.

TO discover the world's greatest animal emporium you have to go to Hamburg. Strictly speaking, it is not in Hamburg itself, but just outside the city at a little place called Stellingen. It is presided over by Mr. Carl Hagenbeck, who has earned the title of "The King of Animal Importers," while in the erection of zoological gardens and the housing of tropical and delicate animals he is acknowledged as an authority.

For close upon fifty years now Mr. Hagenbeck has been in the business as an animal dealer. He told me that in a single year he often sold to zoological gardens alone as many as sixty elephants, eighty-five lions, tigers and other big cats, seventy bears, over one thousand monkeys, and other beasts more or less in proportion. He divides his business into three distinct branches—supplying animals to "zoos" and public parks or private institutions; the erection of suitable houses for their reception, and the training of all kinds of wild beasts.

I have depots everywhere," said Mr. Hagenbeck; "five in Asia, three in Africa, several in Europe, and one in America, as well as depots in Siberia. I have over sixty travelers working for me all the time, whose sole business is to collect animals and ship them to me here. They

employ thousands of natives to help them.

Mr. Hagenbeck told me that the big cats are invariably taken when quite cubs, and brought up on goats' milk. "In Nubia, where I get most of my lions," said he, "my agents employ the natives to search for the dens, and if the parent is not there the work of removing the cubs is comparatively easy. Should the mother be at home she is speared. The little ones are then removed in blankets and carried back to the camp, where they are nursed on tame goats' milk. When they have reached the age of about six weeks they are given pieces of fowl, and fed in this way until three or four months' old, when they are transferred in little wooden boxes on the back of camels through the desert to the coast and then shipped to Europe. The finest lion was that obtained from the Atlas Mountains in North Africa. This species now no longer exists and there are only a few in captivity." An adult Nubian lion is worth £200, and a Senegal lion from £100 to £150.

A number of adult animals are caught in pitfalls. Mr. Hagenbeck pointed out two very fine Siberian tigers and a Persian tiger, an entirely new variety, the male of which has almost got a mane, something

like a lion. These tigers have very short faces and round heads.

Mr. Hagenbeck obtains his elephants from his brother in Ceylon. They are worth from £250 to £400 apiece.

"It may astonish you to learn," said Mr. Hagenbeck, "that only five African elephants have been imported into Europe since 1880. The recent was in the Egyptian Soudan have ruined the elephant business there. The giraffe is another animal which is getting very scarce. I imported three in the summer of 1902, which were bought by the Duke of Bedford, and are now to be seen at Woburn Park. Between the years 1880 and 1900 only three giraffes were brought to Europe, two from South Africa and one from Senegal. Now that the Soudan is open I am securing more. They are by no means easy, however, to capture. They are caught by the natives, who hunt for them on quick Abyssinian ponies. When they come across a herd of giraffes they drive them forward at such a pace that it is impossible for the young ones to keep up with the mothers. When the little ones are exhausted they are caught, halters are fastened round their heads and they are taken back to the camp. They are principally fed on goats' milk, corn, and various kinds of plants. It would be practically impossible to secure an adult giraffe. If you did manage to get hold of one I doubt whether you could possibly hold him. It is the same with most adult wild animals. Zebras are caught by driving a herd

into a corral, just as they do elephants in India.

Snakes of the box constrictor type are captured by the natives of India and South America by means of trap nooses. The smaller varieties are often taken in nets, into which they are driven by setting fire to the grass where they are known to be in hiding. The various species of Siberian deer are driven by the natives into deep snow, in which the young ones sink, unable to extricate themselves.

In the capture of animals for zoological gardens, perhaps there is nothing more pathetic than gorilla hunting. The traveler first shoots the mother and then removes the little one. Hunters who have captured gorillas will tell you that it is quite a touching sight to witness the distress of the babies when the mother has fallen. "They will rush to the corpse," said one hunter to the writer, "and nestle into her breast and then, discovering that something is the matter, whine like a dog." Mr. Hagenbeck has imported a number of young gorillas. "The gorilla," he remarked, "is one of those animals whose nature is such that it cannot stand captivity; it simply breaks the animal's heart. I am going now to secure some gorillas when only a day or two old. At this age, of course, they will not have become accustomed to the life of the forest or know what freedom means."

All animals, with the exception of elephants, camels, dromedaries and the like, are shipped in cages especially made for them. Large reptiles, as a rule, are placed in zinc-lined

boxes. The snakes are very good travelers. They invariably sleep right through the journey.

Mr. Hagenbeck has been very successful in doctoring sick beasts. He told me many instances of how he had cured animals which their owners had decided to kill on account of wounds or disease.

Just now Mr. Hagenbeck is being much discussed in zoological circles, for he is completing what has been the one ambition of his life, namely, the erection of a zoo after his own heart. It is, indeed, the most original garden ever conceived and carried out. Briefly, it is on this plan:

All animals are placed in surroundings as natural to their native haunts as possible, and all such devices as iron bars and cages are done away with. Lions and other big cats are placed in a great open enclosure, and are separated from the public by a deep ditch. One looks into a den of lions from a footpath with no iron bars, netting, or other obstruction. This wonderful zoo is expected to be out of the builders' hands this spring, when commissions from all parts of the world—including Japan and North and South America—have intimated their intention of visiting it.

Manufacturing in South America

BY G. M. L. BROWN AND J. ADAMS IN AMERICAN REVIEW OF REVIEWS

Great progress has recently been made in manufacturing throughout South America. A new era of manufacturing has commenced. Millions of tons of raw materials are now being converted almost as rapidly as they are being effected an industrial transformation throughout the entire continent.

IT is but a few years since the most deplorable apathy was manifest in this country toward South American trade, and, indeed, toward everything relating to our South American neighbors, even to the maintenance of regular means of communication with them. Intercourse with several of the republics, indeed, was carried on almost entirely through Europe, the London post office attending to the transmission of our mails, and London and Paris banking houses looking after our scattered collections.

The changed situation today, as the reader is well aware, is due principally to the recent Pan-American conference at Rio Janeiro.

The imports of South America in

the past have corresponded, in a measure, to those of many Oriental countries. The preponderating lower classes demanded the crudest and cheapest articles that Europe could provide. Gaudy cotton textiles, machetes, knives and rude tools, cheap crockery and glassware, trinkets, etc. were the staple articles of trade. Then came luxuries for the increasing urban population, such as pianos, jewelry, sewing machines, and expensive fabrics, etc., and more recently, confectionery and fancy groceries, lace, scientific and surgical instruments, phonographs, bicycles, and automobiles.

Simultaneously, however, there has been a marked development of the natural resources: in agriculture,

creating a large demand for modern implements, fencing wire, coffee and sugar machinery, etc.; in the exportation of meat, necessitating the establishment of refrigerating plants; and in mining, with the necessary introduction of modern machinery. Transportation facilities have also been extended, and since the railroads, street car lines and steamboats have been built and supplied almost exclusively by foreign contractors, this has led to a large and lucrative trade. Equally progressive have been many of the governments and municipalities, not only in the purchase of warships, artillery, arms, and ammunition, but in the extension of telegraph and telephone lines, the establishment of waterworks, sewerage systems, and electric light plants, which, almost without exception, have been furnished or equipped by European or American manufacturers. Lastly, moreover, there has been a class of imports, small at first, and in many republics still relatively unimportant, but destined in time to cause a complete industrial upheaval, and, incidentally, to reduce almost every other output from northern factories. This includes machinery, stationary engines, electric motors, water turbines, etc., and all the necessary supplies for the construction and equipment of manufacturing plants.

Let it not be supposed, however, that manufacturing, in a broad sense, is of such recent date, and that South America has always been wholly dependent upon foreign nations. During the colonial epoch, or at least until the middle of the eighteenth century, it is true, manufacturing even of the simplest articles, such as shoes or candles, was prohibited by Spain throughout her colonies; but from that period, and especially since

the revolution, crude arts and handicrafts have been practiced, much as in other countries, and few are the towns or villages in Argentina, Peru, or Venezuela, for that matter, which, though bearing no evidence of their industries in towering chimneys, can boast of their petty manufactures.

From these primitive village handicrafts to the larger industries of the towns and cities, the evolution, though slow, has been as certain as in our own country. Buenos Ayres, even a generation ago, had its flour mills, breweries, distilleries, steam printing establishments, carriage factories, foundries, sawmills, etc., and in 1837 the Argentine capital showed the remarkable total of 1,244 factories, employing 42,321 hands. Five years later the Argentine Minister of the Interior, reporting upon the new factories that had sprung up in the environs of the capital, drew particular attention to "a shoe factory employing 970 hands and turning out 400,000 pairs of shoes yearly; a cloth factory employing 200 hands and consuming 400 tons of wool per annum, a paper mill producing 50 tons of paper daily, and no less than eight match factories." By way of contrast, refer to our geographies of that time!

That marked development of manufacturing was a direct effect of protective tariffs, which in Argentina, were first imposed in 1876. Now were other governments slow to follow her example; so that to-day few of these countries are without a high tariff, designed, perhaps, as much for revenue as for the encouragement of home manufactures, but constantly revised, as our exporters are already learning to their sorrow, so as to protect any new industries that may arise.

It is impossible to arrive at an ex-

act knowledge of the present trend of industrial development by a more analysis of imports, since each republic presents many modifying conditions which must be carefully examined before the trade returns of any given year be too largely depended upon. Thus Peru shows an increase of 160 per cent. in her total imports in 1904, compared with 1897; but in the latter year, it must be remembered, Peru was still suffering from the depression caused by her disastrous war with Chile. Since then she has experienced a gradual tide of prosperity, which, while stimulating the production of native goods, has allowed a much greater indulgence in luxuries, and luxuries, as a rule, still come from abroad. At the same time, moreover, has come the investment of foreign capital in her mines—\$25,000,000 from America alone, it is estimated—which, of course, has led to a phenomenal demand for the manufactures of iron and steel. Similar conditions are to be met with in other countries—viz., a sudden wave of prosperity, resulting in a greatly increased consumption of luxuries, or an unusual influx of foreign capital for the construction of railroads, the opening up of mines, and development of the varied natural resources.

But another factor must be taken into consideration, and one that may cause yet greater fluctuations in the trade and industries of the immediate future, and this is the spread of foreign ideas and customs among the peon class, who suddenly, and often en masse, discard some garments or utensil of their forefathers, and demand the latest, if not the best, product of modern loom or factory.

Notwithstanding extraordinary or abnormal conditions, however, a brief review of the trade statistics of cer-

tain of these republics is exceedingly instructive. In Argentina we find that while in 1891 the exports exceeded the imports by \$35,000,000, approximately, in 1905 this amount had increased to \$116,000,000. It is true that the imports increased nearly 200 per cent. during the same period, but the exports increased 212 per cent., and it is safe to prophesy that the returns for 1906 will show a yet wider divergence.

But one is surprised that the disproportion is not greater. With more than 25,000 establishments, employing almost 300,000 workmen, and provided with adequate capital, Argentina even now seems well equipped to utilize her raw materials—that is, so far as home markets are concerned; exported manufactures being for the moment ignored. Indeed, the importation of such commodities as flour, sugar, beer, butter, and, of course, all meat products, has practically ceased, and of the 20,000,000 liters of alcohol and spirits consumed in 1903, 15,000,000 were distilled in the country. The importation of tobacco products, also, is considerable, and local cigarette factories, with the remarkable annual output of 186,100,000 packages, certainly supply all domestic needs. The extent of that match industry is equally astonishing, the output of wax matches (practically the only kind in use in River Plate countries) being 2,000,000 boxes per annum. Textiles, on the other hand, form one of the bulwarks of European trade, although Argentina now produces more than one-fourth of the entire output of the world, and can boast of an excellent cotton which is susceptible of cultivation throughout a large northern area. Nevertheless, cloth mills, as we have seen, were long since es-

tablished, and the manufacturing of cotton, though of more recent date, has already assumed sufficient importance to warrant the government's imposing a substantial duty. Wine and cheese are still imported in large quantities, notwithstanding an enormous domestic production, especially of the former, but this can be attributed in part to the taste of the large Italian population of Buenos Ayres, who prefer the vintages of their far-distant home-land. Foreign manufactures of wood are also increasing, though the local furniture factories and car works are flourishing, and the demand for native lumber extending to the remotest districts.

Brasil has not enjoyed so great a prosperity as Argentina of late, and her imports of luxuries are relatively smaller. Her trade statistics, therefore, are particularly interesting, showing, as they do, how quickly she is learning to depend upon domestic production. Nevertheless, it is necessary to bear in mind that skilled labor is here much scarcer than in Argentina; so that industries which may yet assume great importance are now in their infancy. On the other hand, Brasil has a growing European population in the south, where the bulk of her manufacturing is centered.

Brasil is learning to manufacture for herself, and looks forward to the not far-distant date when, in times of depression or emergency, she will be a self-contained nation.

The most important industry in Brasil is the manufacture of cotton goods, mostly from her own raw products, and more than 100 mills are already in operation, employing nearly 40,000 hands. Most of these mills are to be found in Rio Janeiro, Sao Paulo and the cities of the south, as

are also the woolen cloth factories, and the jute mills, the product of which is used largely in the manufacture of coffee bags. Sugar refineries, second only to the cotton mills in importance; cigarette factories, shoe and leather establishments, iron works, silk mills, breweries, furniture factories, and flour mills are distributed among the leading cities and give employment to an increasing army of artisans and laborers.

Chile, of course, on account of her enormous nitrate industry, has less incentive to foster manufacturing than her sister republics, and can boast of a larger free list, probably, than any other country in Latin-America. Not only is she increasing her imports from Europe, but has recently aided in the establishment of a line of steamships to Japan, and looks forward to large imports from that country of textiles and other Oriental manufactures in exchange for minerals, fruits, and raw products. Nevertheless, Chile's list of domestic industries is considerable and likely to increase.

Of the remaining republics, Peru, as we have seen, is well launched upon a manufacturing career, though the recent internal developments have stimulated imports of building and construction materials. Uruguay and Venezuela are also encouraging home industries, and Ecuador, in September last, passed a law granting so many privileges to native manufacturers that foreign goods in certain lines, with the additional obstacle of a high tariff, will practically be excluded. Venezuela, as the reader is no doubt aware, has gone into manufacturing as a national enterprise, to the dismay of Venezuelans and foreigners alike; yet much as one may criticize the President for the ruth-

lessness of his policy, it cannot be denied that the new factories, such as the recently established match factory in Caracas, are well equipped to supply the needs of the entire country.

South America has invaluable assets in her natural resources, and in the unlimited latent energy in mountain streams and waterfalls.

Coal, of course, has hitherto been regarded as the chief source of power, and since few accessible deposits have as yet been found, it has commonly been supposed that manufacturing in the southern continent could never be established upon a true economic basis. But the search for coal has not been fruitless, and at least half of the South American countries are operating mines. Chile, with her excellent deposits at Lora, south of Valparaiso, can boast of an annual output of 400,000 tons, part of which finds its way to the factories of the cities and part to the bunkers of passing steamships. Peru shows indications of possessing large deposits, not only of bituminous coal, but of anthracite, as well as of lignite, the commonest coal heretofore discovered in South America. Peru, in fact, is very optimistic regarding the development of her coal regions, which already supply the famous Cerro de Pasco copper mines.

The future of manufacturing in South America, however, is undoubtedly dependent upon the tremendous water power so lavishly distributed by nature. Upon the Andean slopes, in the virgin wilds of the Guianas, and throughout the extensive mountain system of central Brazil exist countless streams whose potentiality will yet minister to the needs of a vast and ever-increasing population. No estimate could be given of the

energies now going to waste upon the eastern escarpments of the Andes. In regions peculiarly adapted to settlers from the manufacturing nations of Europe, and soon to be made accessible by the various waterways connecting either with the Paraná to the south, or with the gigantic Amazon to the north, regions immeasurably rich in forest and mineral resources, exist ideal sites for the industrial towns and cities that may yet arise.

Among the better known waterfalls of the interior are the cataracts of the upper Orinoco, the falls of the Sao Francisco, the remarkable series of rapids on the Madeira river, and the stupendous cataract of Guayra, between Brazil and Paraguay. But greater than these, and rivaling even Niagara and the Victoria of Africa, are the Falls of Iguazu, upon the river of the same name, a few miles above its junction with the Paraguay. This magnificent fall, as yet scarcely accessible to the tourist, and almost unknown outside of the La Plata country, is undoubtedly the greatest source of power upon the entire continent, a power that if converted into electrical energy could supply the industries, light and traction of a vast city. The city, of course, has yet to appear, but its advent is assured even though the promising ores of Paraguay should never be developed. But bearing in mind the new electrical process of smelting now successfully introduced into Germany, one can easily imagine the establishment of a great industry in this southern wilderness in iron smelting alone, a tropical Pittsburgh, lacking only the smoke and cloudy skies of our northern city.

Such, in brief, are South America's possible resources in fuel and power, upon each nation's use of which, even

as much as upon a protective tariff or the privileges granted by a paternal government, or even upon abundant labor, will depend her economic advancement, her ultimate prosperity and enlightenment.

But will South America be content simply to provide for her own wants, has she no chance of winning a foreign market as well? In other words, is this industrial evolution to come to an abrupt end? To this there can be but one answer. Already, indeed, we find an important export trade established in certain manufactured products, especially from River Plate ports.

It must be borne in mind that the initiative in most of the industries enumerated in this article has been taken by the foreigner, who brings with him not only his money and his brain, but his northern energy as well, and is often stimulated to greater activity by the very abundance of the opportunities with which he is surrounded. Nor need he lack

capital if he has ability, experience, and enterprise, for the native, if slow, is by no means lacking in shrewdness; and even now in the city of Buenos Ayres, and to a lesser degree in other cities, one can find an astonishing amount of capital available if the project be a safe one and the inducements sufficiently liberal.

Of one thing we are assured: With the exception of the precious metals and certain sections of forest, South America holds her vast natural heritage almost intact, whereas the United States, as Mr. James J. Hill so recently warned us, has been as prodigal in her methods as a spendthrift heir, and equally blind to the future. May it not be, therefore, that these southern neighbors are fortunate in their very backwardness, and that a generation hence they may find themselves with unimpaired resources, and a world-market clamorous for the products of their forests and mines and mills?

Three things of great utility are reading, conversation, and reflection.

By reading, we treat with the dead; by conversation, with the living; by reflection with ourselves.

Reading enriches the memory, conversation polishes the mind, and reflection forms the judgment.

But of these noble employments of the soul, were we to say which we think of the most important, we must confess that reading seems to be the groundwork for the other two; since, without reading, contemplation is fruitless, and conversation dull and insipid.

Stock Exchange Luck

BY MAURICE MORTIMER IN THE GRAND MAGAZINE

Contains a good deal of worldly wisdom in tabular form, which the amateur speculator who contemplates having a little "finger" on the stock markets will do well to read, mark, learn and inwardly digest.

THERE is a legend that a young lady accompanying her brother through that famous Stock Exchange thoroughfare, Threadneedle street, gazed with amused curiosity at the shouting, gesticulating perspiring crowd of brokers, jobbers, clerks, and speculators, and exclaimed:

"But what are all those funny people doing there?"

"Trying to 'do' one another," responded her cynical cicerone.

This remark contained, of course, a modicum of truth. For the "professionals" certainly very often develop some extremely sharp practices in their dealings with one another. On the other hand, many excellent people, unfamiliar with the ways of the "Street," imagine that financial "insiders" exhaust all their ingenuity in devising tricky schemes for "landing" the lone, unwary widow, the solitary spinster, and the confiding curate. Although they do like to "get the public in," as they put it, they have also to contend with so many pitfalls themselves that there is no exaggeration in saying there is more glorious uncertainty about financial affairs than with racing, cricket or poker. The most powerful and daring financiers have to reckon with the unforeseen, the abnormal, and the weird—earthquakes; the sudden death of some influential financier: the "nerves"

of Paris and the machinations of Berlin; a brilliant but indiscreet speech or telegram of the Kaiser; a personal feud between rival millionaires; a foolish speech by some egregious Minister. The financial balance is so extremely delicate that the slightest movement affects it and throws it out of gear. I once heard of an important "deal" being spoiled because a prominent financier had his big toe cut by a chiropodist so badly that he was obliged to keep his room.

That famous financier, Mr. Thomas W. Lawson, the author of "Frenzied Finance," whose knowledge of the devious ways of millionaires and financial experts is unequalled, says that he lost £700,000 in a big copper "deal" which he had himself engineered until he was superseded by the Rockefeller group. Mr. Pierpont Morgan has long been regarded as a brilliant representative of the smartest school of American finance, but the syndicate formed under his firm's auspices in 1902 to float £340,000,000 worth of International Mercantile Marine Company's stock was wound up three years' later.

"Ruined while you wait," might well be the motto of Wall street. During a recent panic on the New York Stock Exchange there was a total shrinkage, in the space of an hour, of £30,000,000. Men lost £100,-

600 and £70,000 in two or three minutes through the wild fluctuations of a delirious market. Just after the peace negotiations in 1902, a well-known South African magnate confessed that had not a certain London morning journal published the result of the conference before it was officially announced he would have been £100,000 the richer. On the other hand, fortunes are sometimes made in a few minutes. During a big "boom" in the New York cotton market Mr. Price made £100,000 within five minutes, and £50,000 in the succeeding half-hour. About the middle of August last a splendid campaign was engineered in two American railway stocks, by which certain New York financiers cleared £5,000,000 in less than ten days.

Stock-brokers and stock-jobbers frequently endeavor to "take a rise" out of one another, and some diverting stories are told in this connection. Sometimes, however, the smartest are cleverly "landed." Thus members still halt between mirth and madness when they recall how an ingenious jobber encouraged their generosity. A member of the "House" had been the victim of rank bad luck, and, after the kindly Stock Exchange fashion, there was a whip-round for the benefit of the sufferer from the shafts of Fortune. The sympathetic jobber in question collected the cash. So energetically did he appeal that the beneficiary was saved from ruin. It came a light later that the jobber who had exerted his kindly offices so successfully was a surety for the sufferer.

Probably the greatest art in Stock

Exchange procedure is that of "reading a man"—finding out before he actually deals whether he wants to buy or sell, and making a price accordingly. Some jobbers, who are, as it were, the wholesale dealers in stocks and shares, are remarkably clever at this species of divination, and can often guess what a broker wants before he opens his mouth. A well-known broker sought a jobber who deals in Colonial stocks and said that he wanted to deal in Victoria four per cents. The dealer at once set his wits to work to find out what the broker wanted to do—buy or sell. Now there were two kinds of Victoria four per cents, available, the interest being due at different dates, the price of each being, however, about the same. After a little preliminary fencing the dealer nonchalantly remarked:

"Suppose your man must have the April and October Loan?"

"Oh, yes," was the reply.

Delighted at having discovered what he desired to know, the astute jobber made a good price, assuming that the broker wanted to buy.

"Sell you five thousand!" coolly responded the broker, hooking the bargain.

"But," gasped the dealer, obliged by a stringent rule of the "House" to deal, "I thought you were a buyer. Didn't you say that your man must have the April and October stock?"

The broker, gazing at him with exasperating coolness, replied in the affirmative.

"He must have it or he wouldn't have wanted to sell. Would he,

silly?"—logic as pitiless as it was unanswerable.

One of the greatest scourges of the Stock Exchange is the reckless and impetuous member who "plunges" gaily, trusting to Providence to "pull him through." Many of these young sharpers are known, and their doers are carefully collated for future reference.

Perhaps the classic maximum was reached by reckless young "plungers" about whom the inimitable "F. C. G.," an old Stock Exchange man, is fond of telling this story. He opened a big account, then disappeared, and when settling day arrived he was still absent, although he had made big profits which were ready for him. Some weeks later he strolled into the Stock Exchange, interviewed his broker, and claimed his profits.

"Where have you been, sir?"

"Fishing in Scotland."

"And suppose there had been a big fall and your account had gone against you. Where would you be now?"

"Still fishing in Scotland," responded the lucky speculator, with exasperating nonchalance.

Sometimes the market is the scene of tragic exploits. Just before a sensational collapse in Northern Pacific stock stunned the members of the London Stock Exchange, a jobber bid for 3,000 shares. Another jobber, inclined to sell them, but unable, in consequence of the constant shouting, to make his husky voice heard above the din, whispered to the man next him—famed for his loud voice—to sell 1,000 shares on

his behalf, promising him an eighth commission for his trouble. Soon afterwards the husky-voiced jobber failed, and the other, "landed" with a loss of £17,000 in return for his eighth commission, suddenly died.

Financial journalists are supposed to become rich by their deft manipulation of the men who manipulate the markets. But do they? For my part, I could name several very influential city editors who have lost large sums by speculation. As Lord Rothschild once remarked: "Anybody can make money; only the cleverest can keep it." Usually, what such men make by the good name of financiers they lose by further speculation "on their own." From long observation, I have acquired the conviction that it is almost as difficult for those who flatter around the Stock Exchange to abstain from speculating as it is for a barmaid to resist the tempting glass. How often have I watched really clever prophets advise their readers about a "good thing," and then, for some inexplicable reason, lose money by operating in the contrary direction. There is a well-authenticated story of a certain magnate who gave a "briny" journalist an interest in a big "deal" he was engineering. At an opportune moment the magnate closed the transaction and handed his friend a cheque for his proportion of the profits. Of course, the journalist was profuse in his thanks? Not he! He accused the magnate of closing the affair too soon, and thus depriving him of double the profits. He stormed, he raved, he expounded his

financial theories in incoherent language. Finally, he grabbed the cheque and immediately went a "bear" on the identical stock, innocently hoping to spoil the magnate's market. Naturally, he lost his money. Yet if you were in his confidence he would assure you that the millionaire was a consummate idiot, ignorant of the elementary principles of finance.

Smart society sirens often cause a young and susceptible stockbroker considerable pain and even loss. They invite him to tea, and sometimes dinner. Occasionally he gets inducted into really excited circles, and gaily capers with la fine fleur of the British aristocracy. He stands on velvet and feels that he could give Don Juan points. He reciprocates by putting the ladies into something good. And they make money. And they continue. Of course, they sometimes lose. When the susceptible broker finds that the charming Lady Fitzfutter has £1,200 in "differences" against her on his books, he has to decide between relinquishing his Society privileges or his "differences."

The most astute financiers are occasionally "done" in a really amusing manner. There is a legend in the City which would be incredible were it not based on truth. According to "Midas," the spendthrift scion of one of the great English families wrote to a leading city financier, renowned for his generosity

and kindness of heart, imploring him to give financial assistance. "I venture to approach you in my need," he said, "to save our name from the disgrace that must ensue if the money be not forthcoming. The amount is but trifling—£500; but it is a matter of terrible importance to me."

The man appealed to, on the strength of the applicant's historic name, sent a cheque by return of post. A week later the cheque passed through the bank account of a well-known motor-car manufacturing company, and inquiries revealed the fact that the scion of nobility had devoted the proceeds to the purchase of a luxurious car for his own personal use.

Let me conclude by quoting the exploit of a speculator who provided a grim surprise for his broker. The latter, in sending out circulars to his clients, used the regular list upon which was the name of this client, who, through speculation, had landed himself in prison. In reply the broker received the following letter: "Your circular was forwarded to me by my penniless wife. When I bought Lake Views I was honest, respected, prosperous and happy. I got 400 shares at £24. I have not got them now. In the labor gang I am No. 24, just what I paid for those shares. The man working next me is No. 6, just what they were sold at—£6. I am not buying any more."

Cap'en Jollyfax's Gun

BY ARTHUR MORRISON IN THE METROPOLITAN

The amazing story discloses the shabbiness of an old English couple who had a dispute on the eve of their wedding. So determined was the wife of the groom that she refused to allow the wedding to take place until Cap'en Jollyfax could see things her way. At last Cap'en Jollyfax was convinced that against an onerous payment of the wedding day. The reader will be interested in the reason in which the difficulty was solved.

THE fame of Cap'en Jollyfax's gun spread wide over Thames mouth and the coasts thereabout, in the years before and after the middle nineteenth century. The gun was no such important thing to look at, being a little brass cannon short of a yard long, standing in a neat little circle of crushed cockle-shell, with a border of nicely matched flints, by the side of Cap'en Jollyfax's white flagstaff, before Cap'en Jollyfax's blue front door, on the green ridge that backed the marshes and overlooked the sea. But small as Cap'en Jollyfax's gun might be to look at, it was most amazingly large to hear; perhaps not so deep and thunderous as loud and angry, with a ringing bang that seemed to tear the ear-drums.

Cap'en Jollyfax fired the gun at midnight on Christmas Eve, to start the carollers. Again he fired it at midnight between the old year and the new, to welcome the year, on the ninth of January, because this was the anniversary of Nelson's funeral, and on the twenty-eighth, because that was the date of the battle of Alwal, then a recent victory. He fired it on the Queen's birthday, on Waterloo day, Trafalgar day, St. Clement's day—for Clement was the parish saint—on the anniversary of the battle of the Nile; and on the fifth of November he fired it at intervals all day long, and as fast as he could clean and load it after dark.

He also fired it on his own birth-

day, on Roboshebery Dove's, Sam Prentice's, old Tom Blyth's, and any other casual birthday he might hear of. He fired it in commemoration of every victory reported during the Crimean War and the Indian Mutiny, he fired it to celebrate all weddings, some christenings, and once when they hanged a man at Springfield gaol.

Cap'en Jollyfax was a retired master mariner of lusty girth and wide and brilliant countenance. In the intervals between the discharges of his gun he painted his cottage, his flagstaff, his garden fence and gate, and any other thing that was his on which paint would stay, except the gun, which he kept neatly scoured and polished.

He painted the flagstaff white, the fence green, and the cottage in several colors; and the abiding mystery of Cap'en Jollyfax's establishment was what ultimately became of the paint. For a new coat succeeded the last very soon after the surface was sufficiently dry, and the consumption of paint was vast; and yet the flagstaff never seemed to grow much thicker, nor did the fence, as a reasonable person would expect, develop into a continuous wall of paint, supported within by a timber skeleton.

Cap'en Jollyfax was a popular man on the whole, though perhaps more particularly so with the boys, because of the gun. They would congregate about the fence to watch him clean it and load it, and the happiest of all boys was the one who chanced

to be nearest when it was fired, and whose ears were loudest assailed by the ringing bang that was so delightful to every boy's senses.

Boys dreamed at night of some impossible adventure by the issue whereof the happy dreamer was accorded the reward of permission to fire Cap'en Jollyfax's gun, and one boy at least formed a dark project of boarding pennies, buying powder, escaping by a perilous descent from his bedroom window and firing Cap'en Jollyfax's gun lawlessly in the depth of night.

But if the gun enhanced Cap'en Jollyfax's popularity among the boys its tendency was otherwise with the women—those in particular who lived near enough to be startled by its noise. The natural feminine distrust of all guns in all circumstances was increased in the case of a brass cannon which might go off at any moment of Cap'en Jollyfax's crowded calendar. And it was asserted that Mrs. Billing, the widow, who lived at the hill-foot exactly under Cap'en Jollyfax's line of fire, had been startled into the destruction of three basins and a large dish within one month of many birthdays. Mrs. Billing, indeed, as was to be expected from her situation, was the brass gun's chief enemy. Consequently, if Cap'en Jollyfax had dragged his gun up the aisle of Leigh church and fired it under the pulpit, he could scarcely have startled the parishioners more than did the rector when he first read the hanns of marriage between John Jollyfax, bachelor, and Mary Ann Billing, widow, both of that parish.

Except for the gun there need have been little to startle Leigh, for Cap'en Jollyfax was none so old, as retired skippers went thereabout,

and Mrs. Billing was as stout and pleasant a widow of forty-two as might be found in Essex, where the widows have always been admirable. Moreover, she had no incommbrance in the way of children.

But there was no mistaking the fact now, even for the deaf who were not at church. For the succeeding fortnight and a day or two over, Cap'en Jollyfax and Mrs. Billing were visible day by day and arm-in-arm from shop to shop in Leigh High Street.

The result was no great advance in the retail commerce of Leigh—in fact none. The household appointments of both Cap'en Jollyfax and Mrs. Billing were fairly complete in their humble way, and when Mrs. Billing had triumphantly hauled Cap'en Jollyfax into an ironmonger's in pursuit of a certain fishkettle or a particular fender, she was certain presently to discover that just such an article already embellished Cap'en Jollyfax's kitchen or her own.

Nevertheless she persevered, for a bout of shopping was the proper preliminary of any respectable wedding, and must be performed with full pomp and circumstance; and if nothing, or very little, was actually bought, so much the cheaper.

Mrs. Billing was resolved to be balked of no single circumstance of distinction and triumph appertaining to the occasion. And Cap'en Jollyfax was mightily relieved to find so much shopping cost so little after all; so that he grew gradually more cheerful as the wedding day neared, which is said not to be invariably the case in these circumstances.

The wedding was fixed for the morning of a certain Wednesday, and on the evening before the day, Mrs. Billing spent some little time in

glorious authority on Cap'en Jollyfax's premises, superintending the labor of Mrs. Packwood, who did charring, and was now employed to make the domestic arrangements of the place suit the fancies of its coming mistress. Flushed with hours of undisputed command, Mrs. Billing emerged into the little garden, whereunto Cap'en Jollyfax had retreated early in the operations; and there perceived to-morrow's bridegroom in the act of withdrawing a broomstick from the mouth of the brass gun.

"What ha' you been a-doin' to that gun?" demanded Mrs. Billing, rather perceptively, eyeing the weapon askant.

"A-givin' her a rub up inside an' out," answered Cap'en Jollyfax, placably. "An' I've just rammed her with a good big charge, ready for to-morrow."

"Why for to-morrow?" Mrs. Billing's voice was a trifle sharper still, and she turned a fresh glance of unmistakable dislike on the gun.

"Why for to-morrow?" Cap'en Jollyfax repeated wonderingly. "Why, weddin'-day, o' course. Touch her off when we come home from church."

"Nothin' o' the sort." She spoke now with a positive snap. "A nasty dangerous, bangin' thing as frightens people out of their seven senses. I won't hev it. Why, 'twere almost more'n I could stand down there at the bottom of the hill, an' hev that thing go off near me I will not, so there."

Cap'en Jollyfax stared blankly. "What!" he jerked out, scarce believing his ears, "not fire the gun on the weddin'-day?"

"No," Mrs. Billing replied, emphatically, "nor any other day, neither. Folks 'ud think you were a

little boy a-playin' with sich toys; an' I can't bear to be near the thing."

The staring wonder faded gradually from Cap'en Jollyfax's face, and a certain extra redness succeeded it. I be goin' to fire my gun on my weddin'-day," he said, firmly.

"You hen't nothin' o' the sort," rejoined the widow, no less firmly. "Nayther then nor after, if I'm your wife. Just you take the charge out o' that gun."

Cap'en Jollyfax shook his head, with something like triumph in his eye. "Won't come out 'cept you fire it," he said. "That's the onny way."

"Very well, then, fire it now—not now, but as soon as I be gone. Fire off your gun for the last time to-night, and be done with sich foolishness."

"Ben't nothin' to fire it for to-day," the old sailor returned shortly. "This gun's my department, an' I'm goin' to tend to it. I'm goin' to outt the tarpaulin over it now, an' to-morrow, Polly, when we're back from church, I'm goin' to fire it."

Mrs. Billing bridled. "You're a-goin' to fire that gun before I go to church with 'ee, John Jollyfax, an' not to load it agin, nayther."

"I'm a-goin' to fire this gun when we're back from church, an' afterwards, when proper."

"Cap'en John Jollyfax, I ben't goin' to church with 'ee till after that gun be fired. So now you know. If you don't fire it to-night you must fire it to-morrow before I turn a step toward church. That's my word on it."

"I'm goin' to fire my gun when I like," growled Cap'en Jollyfax, dogged and sulky.

"Very well," replied the widow,

tossing her head, and turning away, "then if you want me to wed 'ee, an' when you want me to wed 'ee, you'll fire it first. Then, maybe, I'll consider of it. But no wife o' yours I'll be till that powder be fired off. An' so good-evenin' to 'ee, Cap'en Jollyfax."

That was the beginning of a period of vast interest and excitement in Leigh and its neighborhood.

Cap'en Jollyfax's gun remained silent all that night, nor was it fired in the morning. What Mrs. Billing's feelings were in the matter, whether she sat anxiously listening for the sound of the gun, as some averred, or dismissed the whole subject from her mind, as her subsequent conversation with Mrs. Peck suggested, are secrets I cannot pretend to have penetrated. Cap'en Jollyfax, on his part, consulted deeply in the morning with Roboshobery Dove, and evolved a scheme of strategy suited to the physical features of the place. As the hour fixed for the wedding drew near, Cap'en Jollyfax, in his best blue coat with blue buttons and his very shimest hard glazed hat, approached the churchyard and took his seat, in a non-committal sort of way, on the low stone wall that bounded it, with his back toward the church. Roboshobery Dove crouched behind a corner of the same wall, vastly unconvinced by his wooden leg, but steadily directing his telescope downhill, so that it bore exactly on the door of Mrs. Billing's cottage. It was Roboshobery's duty, as look-out man, to report instantly if Mrs. Billing were seen emerging from the door with her best bonnet on, in which event Cap'en Jollyfax would at once leave the wall and take up his position at the church door to receive

her. Failing that, Cap'en Jollyfax would be spared the ignominy of waiting at the church for a bride who never came.

At intervals Cap'en Jollyfax took his pipe from his mouth and roared: "Lookout ahoy!"

"Aye, aye, sir!" came the unvarying reply.

"Hev'ee sighted?"

"Nothin' but the door!"

Whereat the watch would resume for ten minutes more.

It was three-quarters of an hour past the time fixed, when the restor, himself never very pomesal, came angrily to the church door, surveyed the small crowd that had gathered, and became aware of Cap'en Jollyfax's strategy.

"What's the meaning of this?" he demanded of Mrs. Peck, who, in fact, was spying in the interests of the opposite party. "Where's Mrs. Billing?"

"Mrs. Billing, sir, she say she'll never think o' comin' till Cap'en Jollyfax hev fired the gun."

The rector stared at Mrs. Peck for fifteen seconds, passed his fingers once backward and once forward through his hair, and then without a word retired to the vestry.

Roboshobery Dove maintained his watch and the little crowd waited patiently till the shadow of the dial over the church porch lay well past twelve o'clock and the legal time for a wedding was over. Then Cap'en Jollyfax hauled out his silver watch and roared, though Roboshobery Dove was scarce a dozen yards off, "Lookout ahoy!"

"Aye, aye, sir!"

"Eight bells!"

With that Roboshobery Dove hauled out his own watch, banged it, as usual, on the socket of his wooden

leg, clapped it against his ear, and then held it before his eyes. Then, having restored the watch to his breeches pocket, he shut the telescope, stood erect and rejoined his principal; and the two old sailors stamped off solemnly toward Cap'en Jollyfax's cottage.

All that day Cap'en Jollyfax's gun remained silent, and all the next. The day after that was June the first, on which date Cap'en Jollyfax had been wont to fire the gun in celebration of Howe's victory. But this time the Glorious First went unhonored, and it was perceived that Cap'en Jollyfax was mighty stubborn. Monday, the fourth, was Sam Prentice's birthday, but Cap'en Jollyfax's gun stood dumb still.

Leigh had never listened so eagerly for a bang before as it listened now for the report that should publish the submission of Cap'en Jollyfax; but still the report did not come. People took sides, and bets were made. It was observed that Cap'en Jollyfax had grown peevish and morose, that he shunned his friends and snoped at home.

Mrs. Billing, on the other hand, went abroad as always, gay and smiling as ever. Cap'en Jollyfax might do as he pleased, said Mrs. Billing, but she wasn't going to marry him while the charge remained in that gun. If he chose to fire it out—well, she might think over the matter again, but she was none so sure of even that, now.

The days went on, and Cap'en Jollyfax's friends grew concerned for him. He was obstinate enough, but brooding, it was plain. Robosh-hery Dove, with much ingenuity, sought to convince him that by persisting in his determination he was defeating himself, since there was

now an end of gunfire altogether. Cap'en Jollyfax thought a little over that aspect of the case, but did not fire the gun. It was thought, however, that he could scarce hold out much longer. He was said to have been seen one afternoon stealthily rubbing over the gun and renewing the priming.

A fortnight went, and with June the eighteenth everybody expected to see an end of the business; for in truth, Waterloo day would have been the last excuse of the year. But for the first time since Cap'en Jollyfax came to the cottage, Waterloo day passed unsaluted. People wondered and shook their heads; surely it couldn't last much longer?

And, indeed, it did not. There was another silent day, and then, in the dead of night of the nineteenth, Leigh was startled once more by the bang of Cap'en Jollyfax's gun. Louder and sharper than ever it rang in the still of the night, and folk jumped upright in their beds at the shock. Heads pushed out from latched casements in Leigh High Street and conversation passed between opposite gables.

"Did 'ee hear? 'Twere up at Cap'en Jollyfax's!"

"Hear? I'd think so! Cap'en Jollyfax hev fired the gun!"

And so word passed all through Leigh and about, on the moment, within house and out of window: Cap'en Jollyfax hev fired the gun! Cap'en Jollyfax hev fired the gun!"

But, in fact, no sleeper in all Leigh bounced higher in his bed than Cap'en Jollyfax himself; and that for good reason, for the gun was almost under his bedroom window.

The gun! It was the gun! Somebody had fired it! Those boys—

those rascal boys, rapscallion boys, cheeky boys, plaguey, villainous, accursed, infernal boys! Cap'en Jollyfax fell downstairs and into a pair of trousers in one complicated gymnastic, and burst into the garden under the thin light of a clouded moon. There stood the gun, uncovered, and there, by its side, lay the tarpaulin—no, not the tarpaulin, it

would seem, but a human figure; a woman, in a swoon.

Cap'en Jollyfax turned her over and stared down into her face. "Why!" he cried, "Polly! Polly! What's this?"

With that her eyes opened. "Be that you, John?" she said. "I don't count 'twould go off that fearful sudden!"

Buying Bonds for Revenue Only

THE WORLD'S WORKING

"This important discussion on bonds accurately points the way very clearly to those who desire a high return on their money with a minimum of risk. The high return can be achieved from the classes of bonds considered in this article. The security can be obtained only by the worst investments in the first or second class from which advice is sought."

THE people who buy bonds may be roughly divided into two great classes. The first of these classes consists of those who buy bonds purely as an investment with no idea of selling again at any time. The second class consists of large semi-business public which buys bonds with an eye to steady income, but with the added idea that the bonds may be sold again at any time the buyer pleases. These two classes are very distinct. Of course, each class may be subdivided. In many cases, again, the two will overlap. The man who buys for permanent investment hopes that his bonds will grow more valuable as time goes on. The man who buys otherwise yet likes to think that the great bulk of his investment will pass muster as truly conservative.

The man who buys for revenue only goes to make up probably the larger part of the real investment public. It is astonishing how many

requests the bond dealers receive for an investment "that is sure to pay its returns at all times, without regard to market or price movements." When trustees come to settling up estates and appraising the securities left by investors, they nearly always encounter bonds for which no quotation is obtainable. The estate receives the interest regularly, but there is no market in the world wherein the bonds can be sold. Many hundreds of millions of such bonds are held in the United States. Probably an even larger proportion of the securities held by the English are of this class.

Is it good for the investor to buy these bonds? In one form or another, that question recurs all the time in every investment centre. It cannot be answered by a general statement. Such buying is real, true investment in the best sense of the term. For the man or woman who wants a steady income, a permanent

income, without any regard at all to the possible sale of the bonds, there is nothing better. So well is this recognized that the English railroads have entered to it by the creation of a class of bonds hardly known in this country—namely, the “perpetual debentures”—bonds which never fall due. When the West Shore mortgage for \$50,000,000 was made in 1885, the bonds were made for to fall due in 1961, which is surely far enough away to make the issue attractive to people who want to feel that their bonds can never be taken away from them except by a default.

At the present moment, the big bond dealers of the United States are meeting a somewhat similar demand by offering to sell to investors issues of bonds on small railroads and on public utility companies. The main reason is that the investment public is asking a larger return on the investments than it can get from the old-line railroad and industrial bonds. Five years ago, 4 per cent. was about as much as could be expected by the buyer of really good bonds. In fact, the strong roads found quite a good market for 3 per cent. and 3½ per cent. bonds at prices which gave less than 4 per cent. This has all been changed, whether permanently or not is a matter of conjecture. At any rate, the dealers in bonds now find it their duty to provide for a great many of their customers bonds that yield about 5 per cent. to the buyer.

Probably the main reason for this demand is the fact that the people who live upon the proceeds of their

investments cannot buy nearly as much to-day for their dollar bill as they could buy five years ago. If a retired business man is living upon the income from \$100,000, invested at 4 per cent., he will find that his \$4,000 per annum in 1907 is not as much as it was in 1901 by probably a thousand dollars. His food, his clothing, his rent, his coal—all the necessities of life in fact—are perhaps 25 per cent. higher in price than they were. He stands the pinch for a time. Then he comes to the broker or the banker, and his unfeeling request is something like this:

“Can't you find me an investment that is perfectly safe, and that will give me \$5,000 a year? I find I can't get along with less, and I don't want to touch my principal.”

The brokers and the bankers of old-line prejudices stood up against this request for a year or two. Then the bars were gradually let down. The more progressive of the big bond dealers cast about over the investment world, looking for a class of bonds that met this new demand.

Several classes of bonds meet part of the demand. You can go into the Wall Street market and buy any day and in as great volume as you like bonds that will yield you 5 per cent. The new industrial bonds, issued by the so-called “trusts,” nearly all yield that much money. So also do many railroad bonds that come after the old mortgages, or that are secured on stocks and have no direct lien on the roads themselves. Some of these issues are probably perfectly good—in fact, many of them are. The trouble is

that they are hard to select with any degree of certainty. Moreover, they change their prices very violently at times. A crash in the stock market will often cause something like a collapse in these bonds. No bond dealer likes to advise his investors to buy them. If he does, the chances are that the first time there is a collapse, the bond house will be besieged by hundreds of letters asking plaintively:

“Why did you advise me to buy the bonds of the XYZ Railroad? I see by this morning's paper that they are five points lower than when I bought them!”

Of course, the dealer replies that the bonds are perfectly good, and that the investor should not sell them, nor be worried by the way they behave in the market; but that is cold comfort for the man who owns them. The next time he has any money to invest, he goes to another banker, unless something has happened in the meantime to bring his bonds again up to the top price.

The search of the banker for bonds that will give the buyer 5 per cent. or more went directly away from this class of bonds—dangerous alike to the business of the banker and his client's peace of mind. After he had exhausted the list of real conservative bonds listed on the stock exchanges of New York, Philadelphia, Boston, and Chicago, the banker decided that there were no listed bonds worth while that filled the bill. He turned then to the bonds that are not listed.

That is the reason why the list of bonds for investors prepared by

many of the big bond houses of New York and sent out in January contained mention of various bond issues which are not quoted on the stock exchanges. Probably the proportion of such bonds in the lists was greater this year than in any previous year.

The bonds selected are of several classes. Here, one offers first-mortgage bonds of a street railway in a western city; another brings to the public a first-mortgage bond on a small steam railroad down south, in process of construction; another recommends very strongly the first-mortgage bonds of an electric company in the middle west; yet another pins his faith and the faith of his house to the bonds issued by a power company in the far northwest, or a telephone company in Canada.

Are they what they pretend to be? If they are, the bonds are perfectly good, and any investor who buys for revenue only can put his money into them without the slightest fear of the consequences. It is a question of good faith. It must be asked with regard to each separate bond, not with regard to the class of bonds. If the investor asks: “Are first-mortgage bonds on steam railroads perfectly good?” one can afford to answer blindly: “Yes, they are!” On the contrary, if one asks: “Are first-mortgage bonds on street railways, electric companies, power companies, and water companies perfectly good?” it would be a rash critic who would dare to say more than this: “I cannot say until I know the company, its franchises, its

sponsors, its location, and all about it!"

When, therefore, you are asked to buy with your real money the bonds of these so-called public utilities, you are entitled to ask a lot of questions before you consent. Some of the questions which you are entitled to have answered may be briefly indicated:

Where is this company? How long has it been doing business? How long do its franchises run? What are its earnings since it began? Why did it issue these bonds? Who uses its products and how much chance is there for them to grow? How much competition has it, and how much is it likely to have? These queries will generally be answered in the circular or letter in which you are offered the chance to buy.

Even more important, however, are these others, which are not answered in the prospectus:

What is the reputation of the house that offers the bonds? What other bonds of this class have you sold, and how have the buyers fared? Are you perfectly sure of the facts you put down in this circular? Have you personally or through your own agents carried on any investigation of this property, or are you taking the word of the president or the promoter?

This last series of questions must be answered before you can buy these bonds with an easy mind. They must also be answered before any honest intelligent critic will endorse the bonds. If you write to any honest financial critic and ask about the bonds of a big steam rail-

road, he can answer you, because the facts are before him in black and white, in annual reports, in the newspapers, in all financial handbooks. But in the case of these companies, he has to go to the people who are selling the bonds. He cannot go to Seattle to investigate a little power company, nor to Texas to investigate an irrigation project. He has to go to the bankers. If their standing is good enough to warrant the taking of their word for it, he will endorse the bonds. If not, he has a right to say so.

These rather obvious facts will furnish a clue to the right way to buy these bonds. In the first place, and perhaps in the last place also, never buy such bonds from dealers in whom you have not the utmost confidence. If you have to take a man's word for anything, pick out your man before you ask. In almost every city of any size in this country, there are firms that deal in such bonds to-day whose reputation is beyond reproach, and who would not offer to their customers a single bond in which they did not have the utmost confidence themselves.

The refinement of the art of buying for revenue only is to buy from those who, with a reputation for honesty to back them, make a specialty of such bond issues. The added element of security in using such a dealer comes from the fact that he has more and better machinery for the investigation of these properties than has any other dealer. There are two or three houses in New York for instance, which make a regular business of telephone

bonds. When some small telephone company asks them to take a bond issue and sell it to the public, they investigate that telephone company—not as you or I would, but scientifically. They have their own engineers, experts in the telephone business, men who have seen successes and failures by the score in this field, and know how they came about.

They let loose this high-priced staff of experts on the company before they will spend a dollar on its bonds. That means, simply, that the whole concern has been gone over thoroughly by independent experts before you, the investor, are asked to buy a bond.

The same remark applies to the street railway, the gas, the water, and many other public utility bonds and stocks offered for sale. It applies, also, to the bonds of small steam railroads. If you are offered the bonds of a little railroad of which you never heard, ask, first, who offers, and what are his credentials. People who want permanent investments can find them in this field, but it is beset with nearly as many risks as the public utility field. It has one great advantage, that the small independent steam railroad is almost certain some day or another, to be taken in by a big railroad. When that happens, the bonds that you bought at, perhaps, 90 per cent. of their par value, and

that yield you over 3 per cent. will immediately or presently become what the experts call "underlying liens," and will be worth, probably, from \$150 to \$300 per bond more than you paid for them. Suppose, for instance, that you buy at 90 the 5 per cent. bonds of some little two-hundred-mile railroad in the south. If the road is profitable, the Southern Railway or the Louisville & Nashville will probably lease it, sooner or later. If they ever do, your bonds will be worth probably 120, because of the higher credit behind them.

This may be either a source of good profit, or a source of great loss. It depends upon the people who finance the little company, and the people who sell you the bonds. There are only a few dealers in New York—big as it is—who do this kind of bond business scientifically. One or two themselves finance these railroads, advise with regard to their building, insist upon the way they shall be built, and reserve the right to say in what manner they shall be sold. These firms make a scientific study of the building of small railroads. In the hands of one of these firms, the investor for revenue only can get more than 5 per cent. on his money, stand to make at some time a handsome profit, and be practically safe as to his principal.

Silence as a Business Asset

SMITH'S WEEKLY

The following article shows silence to be a distinct factor in success.

THE best advice that can be given to a young man at the outset of his business career is "Cultivate the habit of silence if you would win success." This dictum may be regarded as a species of talisman in commercial matters, for silence, even to taciturnity, is one of the most valuable business habits a young man can possess, and it should be sedulously cultivated.

The silent man inevitably wins the confidence of his employers as less likely to premeditate their interests by injudicious gossip than his more talkative fellow clerk.

Again, his immediate superiors in the office prefer the silent man because his work will be better done and sooner finished, while his accuracy in all points will be greater.

A talker is a nuisance in an office. He not only does but little himself, but also distracts the attention of his fellows and causes them to neglect their work, while they listen to his conversational efforts, and finally do it in a hurried and inaccurate manner.

Further, even to himself, the silent man will find his reserved manner of use. He will discover that the continuous practice of the habit of silence will leave him with greater leisure for the observation of others, and will cause him to pay greater attention to the directions given to him by those over him.

It is the quiet man who most readily picks up the routine of a business and most quickly becomes of use to his employers. It is the quiet man who grasps points and avails

himself of opportunities, which the talker will miss, even if he should see them, by devoting too much time to their discussion instead of acting upon them.

The too ready tongue almost invariably leads to procrastination, a fatal fault from a business point of view, in these days of stress and strenuousness.

Nearly all the world's most successful men have been silent by nature. The great saviour of the Netherlands was surnamed William the Silent; Wellington was a man of few words, while his great antagonist, Napoleon, was celebrated for his courtliness of speech. At the present moment our greatest general, Lord Kitchener, and our famous admiral, Sir A. K. Wilson, are both famous for the brevity of their speech.

There is something about a silent man that instinctively suggests strength, a reserve of power to meet emergencies, of whatever kind, and and inspires a feeling of confidence and reliability by reason of the implied mental capacity.

Further, the self-restraint which a young man will find to be necessary to curb his conversational tendencies will in itself prove of value in building up his character.

The following of the advice of Shakespeare to "Assume a virtue if you have it not" will tend to the creation of those moral and mental qualities of which the habit aimed at is the outward and visible token.

The ability to talk is sometimes spoken of as a great advantage in a business career, but, save perhaps in

the case of a "traveler," the power of keeping silence is an infinitely more valuable commercial asset than a glib tongue. Speech may be silver but on most occasions silence will undoubtedly prove golden.

The opinion of a silent man is usually of much greater value than that of a person who is always ready, at

a moment's notice, to pronounce judgment on any and every subject.

In social life a fluent tongue may win an ephemeral success, but business men distrust a gossiping assistant or a too ready tongued clerk and are loth to repose confidence in a man who may perhaps unwittingly betray it.

Railway Overcapitalization

WILLIAM L. SNYDER IN THE OUTLOOK

The outcome of the action of the Attorney-General of Minnesota to prohibit the Great Northern Railroad Company from issuing more stock is looked forward to with the greatest of interest. Mr. Snyder urges immediate action on the part of the State and Federal Governments.

THE legal proceedings instituted by the Attorney-General of Minnesota to restrain the Great Northern Railroad Company from issuing new stock aggregating over \$60,000,000, in addition to the \$150,000,000, the amount of its present issue, presents a question not only as to the power of the State of Minnesota to deal with the matter, but the broader question as to the power of the Federal Government to institute similar proceedings. The enormous overcapitalization of corporations engaged as inter-State carriers operates as a direct tax on inter-State commerce. It is important to inquire whether State control is relaxed; whether a sovereign State maintains laws which promote and foster such injurious practices. The greater question is, can the country, in such cases, seek relief which will be adequate, through the action of the Federal Government, which is, after all, the only power having jurisdiction to regulate inter-State commerce.

The facts, as disclosed by the bill of complaint filed by the Attorney-General of Minnesota in the case of the Great Northern, would seem to present a case requiring the action of the Federal authorities. In such a controversy the Federal courts would have jurisdiction. An amendment to the Constitution of the United States conferring additional power upon Congress, and further diminishing the power of the sovereign States, is not necessary, because the commerce clause of the Constitution is ample to cover all cases of over-capitalization by carriers engaged in inter-State commerce, where such overcapitalization is a direct burden on such commerce. The fact that the carriers are private corporations, created under State laws, is not material. Their charters, and the laws of the State which granted them, will afford no protection for the unlawful acts of the carriers, if it appears that such acts directly affect commerce among the States by imposing unlawful bur-

dens thereon. A brief review of the facts and authorities will demonstrate the correctness of this contention.

The Great Northern Railroad Company was authorized by its charter to issue capital stock to the extent of \$30,000,000. It is a transportation corporation engaged in inter-State commerce, and received its charter from the State of Minnesota. The conduct of this corporation is typical of the conduct of nearly all of the great transportation corporations in the United States in this, that, since the day it was organized, it has habitually ignored the law under which it came into being, and has violated the statutes of Minnesota, apparently without let or hindrance. Primarily it owes allegiance to the Commonwealth of Minnesota. But it exercises its powers in relation to inter-State commerce subject to the exclusive supervision and control of the Federal Government. The Minnesota Legislature has seen fit to prohibit carrying corporations organized under its laws to issue capital stock in excess of the amount authorized by their respective charters, without the consent of its Railroad and Warehouse Commission. The law is clear, and provides that such corporations, in case they desire to increase their capital stock, shall make written application to the Commission and procure its written consent to the issue of additional stock.

The law has been entirely ignored by the Great Northern, which, in connection with the Northern Pacific and the Chicago, Burlington and Quincy, operates a system embracing the commerce carried on within the vast territory, north of the Union

Pacific, lying between the Great Lakes and the Pacific Ocean. As the country grew in wealth and prosperity, as the population of this fertile region increased, as its mineral and agricultural resources have been gradually developed, the earning capacity of the Great Northern has increased five hundred per cent. It formerly earned and paid to its stockholders, over and above all fixed charges and expenses, \$2,100,000 annually, or seven per cent. on its \$30,000,000 of capital stock. Its earnings gradually increased to \$4,200,000 annually. Instead of paying fourteen per cent. on the \$30,000,000 of original stock, it issued \$30,000,000 additional, without legal authority and in direct violation of the laws of Minnesota, and paid seven per cent. on the \$60,000,000. Its net earnings increased to \$6,300,000 per year and its stock was again increased to \$80,000,000. The earnings grew to \$8,400,000 annually, and the stock was increased accordingly to \$120,000,000. The net earnings soon exceeded \$10,500,000 annually, and another increase of \$30,000,000 of stock was issued, making the aggregate value of the stock at the present time \$150,000,000, on which it pays the handsome sum of \$10,500,000 annually, or seven per cent. on this entire issue. But so great has been the growth and development of the country that this company now seems to be earning net every year \$14,700,000, which will justify an additional increase of \$60,000,000 of stock, as the increased earnings will enable it to pay seven per cent. of \$210,000,000, instead of on \$150,000,000, the amount of its present issue.

The commercial history of the world affords nothing to equal this wonderful exhibition of economic

achievement, which has been duplicated in like manner by the other great transportation corporations of the United States.

The figures are startling when we consider that these vast sums are not earned in ordinary business transactions, by the employment of private capital in ordinary commercial pursuits, where success among competing rivals is the result of superior skill and business ability. If this money, levied upon and taken from the public by a private corporation engaged in inter-State commerce, were used to build new railways and to increase equipment, trackage, and terminal facilities to an extent which would enable every traveler and every shipper to use the highways with convenience and comfort, so that no such thing as a car famine would ever be heard of, perhaps no complaints would arise and no remedies be invoked.

The enormous increase in the revenues of the carrier has been absorbed by the stockholders who subscribed for the stock and who receive the dividends. But the money paid to the carrier for the stock apparently has not been used to increase carrying facilities. How has it been used? Increased facilities have been provided from time to time, but such as have been provided are grossly inadequate. The carrier has failed absolutely to increase its facilities so as to provide adequate public service or anything that approaches it. In failing to do so it has failed to perform the duties for which it was chartered, and has failed to fulfill the ends and purposes for which it was created. And this lamentable failure is not a private matter, but is essentially a matter of public concern.

The carrier has failed to keep abreast with the increase of population and the enormous increase of business, which is now six times greater than when it earned seven per cent. on its original capital. It has failed to furnish sufficient trackage, equipment, or adequate terminal facilities. Statistics show that railway mileage has increased only twenty per cent. in ten years, while the earnings have increased one hundred and ten per cent. Trackage as distinguished from mileage is also miserably inadequate. As a consequence, the increased traffic has so far outgrown the facilities furnished by the carrier that the inhabitants of the territory who are compelled to rely on this particular railway to carry on their business cannot, with ordinary celerity, move their crops or the products of their mines or their factories. The investigation of the fuel famine and car shortage in the Northwest, held in December last revealed the fact that fifty million bushels of grain, as nearly as could be estimated, remained on the farms or in the country elevators of North Dakota. It was further shown that in some localities no freight trains passed the depots at times for periods ranging from three to four weeks. It is clear that one railway cannot do the business which requires the services of at least three. Consequently, many have been ruined, thousands have been injured pecuniarily, and the growth in population and general business prosperity must also suffer.

The perennial increase of wealth above referred to, which may be said to be the direct result of increased population, should inure to the benefit of the State. It is the unearned increment appropriated by the

carrier to his private use, but which the carrier should have used to increase facilities for traffic and transportation. This unearned increment, doubtless, is what the President refers to in his recent message to Congress, in which he says that the people, while they do not wish confiscation, and desire those who invest in railway securities to receive a fair return upon their investments, "will not tolerate efforts to make the public pay dividends on watered stock. They are justly indignant at manipulations of securities and tricks of organization by which the effort is made to secure a monopolistic grip upon a community, and then capitalize the value of the control as a basis for unreasonable exactions. They are willing to see legitimate business pay legitimate profit, but they insist upon being well served and fairly and impartially served." In other words, the unearned increment which should be used by the carrier to increase its facilities so as to prevent congested traffic and car famines, and to enable it to perform its duties faithfully, is capitalised "as a basis for unreasonable exactions" and used to pay dividends on watered stock.

The protest which has arisen has increased in volume and intensity, until, goaded by incessant complaints and the general discontent of the people, the officials of the State of Minnesota have finally been driven by the sheer force of public opinion to take some action to enforce the laws of the State, which have been ignored for years. Whether the enforcement of these laws will furnish an adequate remedy for the evils complained of is not material to the present inquiry, which concerns more efficient and far-reaching action by

the Federal Government in the premises.

It would be impossible for the directorate of a private corporation to create wealth to the extent of \$14,700,000 annually unless they were permitted to exercise the power of taxation, which power resides exclusively in the sovereign. In other words, a corporation which operates a public highway exercises the powers of the sovereign. Permission to fix rates and charges for transportation of persons and property is permission to exercise an attribute to sovereignty. The public highways of the country are constructed for public use, to accommodate public travel and secure public convenience. They are absolutely essential to the Government. The sovereign cannot surrender its power over its highways, because the entire community has an interest in preserving the power undiminished. The impairment of the power in the least degree would render the carrier supreme and make the State subordinate. The sovereign cannot surrender it any more than it can surrender the taxing power which is essential to support the Government. Yet private corporations, in operating the public highways of the country, incidentally exercise the power of taxation; but, unlike the sovereign, they exercise this power, as their business is now conducted, largely for private gain and emolument. The power to tax can be legitimately exercised only for the benefit of all the people. It must be exercised by the sovereign to maintain the integrity of the Government. The people pay the tax into the public treasury for the benefit of the commonwealth, to operate the machinery necessary for its ad-

ministration. The public highways of the country are its avenues of commerce, and are essential to the existence of the State, for without commerce there can be no civilization.

When, therefore, the Government conferred upon a private corporation the privilege of operating a public highway, it permitted it to exercise a high special privilege and to perform the powers of the sovereign. Under our system it was deemed better wisdom to allow the duty of operating these highways, which are also military and post roads, to be performed by private corporations, upon the assumption that they would discharge that duty faithfully and well. When the carrier assumed the duty thus imposed, it entered into an obligation to carry for all, upon equal terms and conditions, and to operate the highways it was permitted to construct, primarily for the benefit, use, and convenience of the public, and to live up to all the duties imposed by law upon common carriers. To this end these corporations were created, and to accomplish this purpose they were permitted to be called into being. They received their charter and franchises as trustees, not for syndicated wealth, but for the people who compose the government which conferred these high special privileges. The President has said in this connection in his recent message to Congress in discussing the delinquencies of public service corporations, "In special privilege they live, and move, and have their being."

When public transportation corporations fail to fulfil their mission, and fail to achieve the ends and purposes of their creation, they have violated their charters, and the

trusts and obligations imposed upon them. The indictment against them is that they do not carry for all upon equal terms and conditions. They do not move traffic with ordinary celerity. They do not transport persons in comfort, nor at times suited to public convenience. They do not furnish adequate equipment, trackage, or terminal facilities to keep pace with the increasing population and the expanding volume of business. They have failed to confine themselves to their duties as carriers, but have assumed to become miners, shippers and manufacturers.

In so doing they have acquired private interests, the retention of which is repugnant to their public duties. As carriers, exercising special privileges and sovereign power, they have allied themselves with commercial enterprises. They have acquired extensive holdings in corporations engaged in mining coal, producing and refining oil, in the manufacture and sale of iron, steel, sugar, and ice; as dealers in cattle and live stock, in dressed meats, and in all the necessities of life. By giving special rates for the carriage of these articles over the public highways to corporations in which they, as directors of the carrying corporations, are interested—because they own stock of the trusts and participate in their dividends—they practically choose who shall use these highways, to the exclusion of shippers not thus favored, and thereby make them no longer public but private. The result is a gigantic conspiracy against trade and commerce, the conspirators being the public carriers and the great trusts with which they are partners and allies. The carriers and the industrial combines

have practically secured a monopoly of trade and commerce in the necessities of life.

This result, so far as the carriers are concerned, could never have been accomplished without the exercise of the sovereign power which the carriers exercise exclusively in operating the public highways of the country. In other words, the creature has become, in one sense, a separate branch of the Government, co-ordinate with the creator in the exercise of the sovereignty conferred.

The State of Minnesota has a right to complain, but the law limits its activities to commerce within the

borders of the State. Its courts have the power to enjoin the corporation which it created, and compel its creature to give the State officials a bill of particulars before permitting it to issue more stock. But it is obvious, from the facts above referred to, that the issue of this stock will affect directly commerce extending far beyond the confines of Minnesota. This aspect of the question gives the Federal Government supreme control of the situation, and the jurisdiction of the Federal courts attaches in a controversy which affects inter-State commerce.

The Man Who Wins

The man who wins is the man who works—

The man who toils while the next man shirks;

The man who stands in his deep distress

With his head held high in the deadly press—

Yes, he is the man who wins.

The man who wins is the man who knows

The value of pain and the worth of woes—

Who a lesson learns from the man who falls

And a moral finds in his mournful wails;

Yes, he is the man who wins.

The man who wins is the man who stays

In the unsought paths and the rocky ways,

And, perhaps, who lingers, now and then,

To help some failure to rise again,

Ah, he is the man who wins!

—Baltimore News

Waste Heap of Industry

BY CLARENCE H. MARK IN THE OVERLAND MONTHLY

Mr. Mark makes a comparison between wasted wealth in "dumps" of abandoned mines and the economic loss resulting from accidents in industry. In the former industrial prosperity is the reward for human life is shown. He endeavors to estimate the cost of accidents in industry in terms of money and misery.

NO one familiar with mining operations needs to be told that in the "dumps" of many mines in the silver and gold belts of the west there lie vast treasures, at one time abandoned as worthless. Throughout Colorado, Mexico, Utah and other states there are many "abandoned" and "worked out" mines, the dumps of which contain millions of dollars worth of valuable ore. Why have the dumps, as well as the mines, been abandoned, if this is true? Because at the time the mines were worked, the milling process used was not suited to a complete reduction of the ore, and hence much was run through as worthless tailings. Recently, however, with the invention of new milling processes, many of these old, abandoned dumps are being worked over, and many a wise investor, who has discovered and remitted this waste, has been enriched during the past few decades.

Briefly, the mine dump compares clearly with the waste heap of industry, or better, the human waste heap resulting from industrial conditions. While the average American can readily understand that wealth lies buried in the mine dumps, the same wide-awake citizen could not so easily be convinced that the waste heap of industry contains treasures in the form of unused productive power, and hence, of economic value; or he may not know that there is such a thing as an industrial scrap pile at all.

Concretely expressing the above

comparison between the mineral and industrial waste heap, let us first get a clear understanding of the latter term. Even the humblest citizen knows that this country is rapidly gaining the industrial supremacy of the world. With our seemingly inexhaustible resources we have in the past few decades been converting the raw material into salable commodities in our mills and factories, and so successfully have we competed with foreign countries that last year our exports amounted to over seven hundred million dollars. This struggle for industrial supremacy has made us a nation of factory toilers and mill hands, instead of agriculturists and individual producers as our forefathers were. Of the twenty-one million wage earners in this country, the majority are toiling in the mills, factories and mines, and not on the farms or even in the offices. The artisan has become dependent almost entirely upon machinery for his daily bread—he no longer owns his own tools, but has become a cog in the machinery of industry, and now makes one-sixtieth part of a shoe, whereas formerly he made the whole.

The cost of production has been reduced to a science—the principle that it is easier and cheaper to conduct a large business rather than a small one, now dominates our industrial life, and the individual has become almost an atom in the condensation of productive power. If the cost of production is meant the combined

cost of raw material, labor, etc. The successful purchasing agent must know how to buy material at the lowest prices, and the successful employment superintendent must know how to manipulate labor on the closest possible margin, for the cost of labor is the largest item in the cost of production.

Sir Thomas Lipton has just said that the United States is now enjoying a wave of prosperity, based on sound industrial progress, such as the world has never before witnessed. This is the truth. We all feel it—each one is a part of it, and proud of the fact. But how many of us stop to think of the economic and human waste incident to our present industrial progress; how many of us have had a real vision of the industrial human waste heap in which are buried rich economic assets, and on which are whitening the bones of hapless artisans injured in the struggle.

In other words, how many people know that over half a million wage earners are annually killed or injured in industry in the United States alone? The speed with which we have been moving industrially has blinded us to the sacrifice of human life and the resulting loss in productive power. The "dump" created by the mills, factories, railroads, etc., has for years been growing, but the killed or crippled artisan thrown thereon by a profligate system of production has long been considered as mere human tailings—worthless and unworkable. Expressed otherwise, it means that when a man, woman or a child has been maimed or killed in the mill or factory, the innocent sufferer has been turned out to join the ranks of those similarly situated, and sooner or later to drift

into charity's miggardly maw, after being denied the right to earn a living. Hence, the negligent and profligate methods of the days of '49 and '81, when rich mineral was allowed to remain unused, are being duplicated on a vast scale in the industrial world of a later day. In those days men got rich at the expense of nature, who is a patient sufferer. To-day it would seem that the pioneers of a new industrial era are enriching themselves by wasteful use of the energies of men, women and children, only to cast them upon the waste heap when they are killed, injured or worn out in the fierce struggle for a livelihood. They, too, have been patient sufferers. It remains to be seen how long they can bear the burden.

Looking a little closer at the modern industrial waste heap, let us examine its component parts. Of what is it made, and from what sources is it created? By tracing the questions of accidents in industry as they have been investigated at home and abroad, we find that the five great industries, railroading, manufacturing, mining, building and construction and agriculture, are the main contributors. The steam railroads in the United States annually maim and kill one hundred thousand employees and passengers, about fifteen per cent. of which number are killed. The factories and mills conservatively add 225 thousand to the list annually. With the rush of building and construction, it is not surprising to find that over 235,000 are derived from this source. John Mitchell has estimated the loss in mining at 12,000 lives yearly, this number being based on incomplete reports of only fifteen of the thirty mining states. To complete the list, agriculture adds over 5,000 accidents, resulting largely from

the introduction of modern machinery.

In this way the grand total of the injured and killed amounts to over 375,000. These figures are based on the best authorities in the United States, on the thorough studies of the accident question made in Germany, Prussia, Switzerland, etc., and upon investigations in the large industrial centres among us. They are admittedly incomplete, and it is believed that, were a complete census of accidents taken, the real number would exceed the above total many fold.

The productive power lying dormant upon the industrial waste heap is arrived at by comparative statistics, and by actual experiments in re-establishing the injured artisan, as carried on in New York and Chicago. It has been found, for instance, that about 40 per cent. of industry's cripples possess a certain earning power, but under present conditions, employers do not hire cripples, though they might do some things well. The increased liability to accident is the main reason for this discrimination.

It is apparent, therefore, that the entire number of both partially and totally disabled are not re-established in other lines of employment. Fifteen per cent. are killed, and the remainder, or about 500,000, are compelled to fight a one-sided battle for existence, or give up the struggle as hopeless, for those who can are denied the right to work. This modern "slaughter of the innocents" constitutes one of the saddest blots upon our nation's fair name.

Unconsciously, the industrial system accountable for this slaughter is also forced to meet the economic loss. Considering that the average annual wage of the artisan is \$500, the loss

in earning power is something like two hundred and fifty million dollars yearly. In addition to this, it is safe to say that the loss in production, through enforced idleness, is twice the above sum. So the industrial scheme must bear this burden, and attempt to save the waste in other ways—by raising the price of food stuffs and rent, and by securing the wage scale, or at best, increasing the latter but slightly. As a matter of fact, inflation of prices and other methods are false palliatives, and only tend to confuse the real issue.

But the above loss is only a part of the evil resulting from the creation of industry's waste heap. If its half million integral parts are not re-established—and there is little chance that they will be—they must sooner or later become public charges—forced into poverty. And here, again, the economic loss is terrifying—if they are driven into poverty—as they are every day. We know that it costs \$6,000 yearly to support a pauper throughout his natural life-time. This means that by crippling and killing a half-million wage earners annually, the United States guarantees to pay over one and a half billion dollars for their support during their natural life-time. Unconsciously, again, the employer, the capitalist of industry, and even the philanthropist, to say nothing of the general public, help to bear this heavy burden by an increased tax rate.

The economic loss is appalling enough, but the cost in misery and suffering, the demoralization of the home, the enforced poverty and the loss of self-respect—in a word, the social loss—cannot be estimated for the present, nor as to the effects upon future generations.

With the above significant facts confronting the wage earners and the general public with equal force, it is not surprising that the attention of labor leaders, manufacturers and economists is being directed to the question of accidents in industry and remedies to obviate the resulting evils. Along preventative lines the American Institute of Social Service is about to establish a "Social Museum" modeled after foreign institutions of the same kind. An exhibition of protective devices for machinery is to be held in Chicago in March, 1907. Constructive employment agencies, seeking to re-establish the partially disabled, have been inaugurated with success in New York, Chicago and Cleveland. Legislation on the prevention of accidents is notoriously defective—only seven states having any semblance of laws on this important subject. The only national law is the one covering safety devices on railroads, and it has never been fully enforced. In the many dangerous trades, but little legislation exists to make employment conditions more healthful and operation safer. As a nation of greedy killers, in search of the almighty dollar, we have not yet awakened to the enormity of the slaughtering process going on all about us. The fact that eleven per cent. of all the paupers in the United States have been reduced to dependence through needless accidents is either generally unknown or not considered in the rush for gain. The fact that fully two million people—wage earners and their dependent families—are annually crowded to the verge of poverty, and that a large percentage are actually forced into the abyss through accidents that might largely have been prevented, is only beginning to awaken an interest

among thoughtful men and women in this country. In itself, this deplorable condition is a sad commentary on our national morals, in defense of which we arose en masse a generation ago to free the black slaves, by which we are not actuated to free this modern host—who are none the less slaves to machinery and the prevailing industrial system.

If we are derelict in instituting a campaign of prevention, we even more so in attempting to recompense the sufferers from accidents. The time may be far distant, but it is certain to come, when the injured artisan, now thrown ruthlessly upon an inadequate and vicious charitable system for support, will be indemnified for his loss and the denial of the right to work.

In this respect we have much to learn from foreign countries, and especially Germany, where the system of accident, sickness and old age insurance has reached its highest perfection as a national compulsory measure. In the above country, 19,876,025 workers, in all lines, were insured in 1904, representing the great bulk of the wage earning population. The insurance is of three kinds—accident, sickness and old age. The first two are giving complete satisfaction. The latter, however, has not yet been fully tested. In 1904 about thirty million dollars were paid out in accident insurance, the expense being borne largely by the employer. In the sickness class, the expense is shared alike by the employer, employee and the Government. The consensus of opinion in Germany is that compulsory industrial insurance has come to stay. The main reasons for its retention and enlargement is the fact that it is yearly lessening the friction between capital and labor, tend-

ing to decrease the number of accidents and adequately caring for those injured.

In our own country, Massachusetts and Illinois are the only states that have investigated the subject of workmen's insurance. At the recent convention of the American Federation of Labor, strong resolutions were adopted favoring more effective legislation on this question, and gradually the press is taking it up

in earnest, as its principles are better understood. By such a system of indemnification, coupled with adequate preventive measures only, can the present waste of money and energy be saved.

The plea that the sacrifice of human life on such a scale is but the price that we are compelled to pay for our remarkable industrial progress will soon be looked upon as barbarous and unworthy of an enlightened people.

Don't Let Your Past Spoil Your Future.

There is nothing more depressing than dwelling upon lost opportunities or a misspent life. Whatever your past has been, forget it. If it throws a shadow upon the present, or causes melancholy or despondency, there is nothing in it which helps you, there is not a single reason why you should retain it in your memory and there are a thousand reasons why you should bury it so deeply that it can never be resurrected.

The future is your uncut block of marble. Beware how you smite it. Don't touch it without a programme. Don't strike a blow with your chisel without a model, lest you ruin and mar forever the angel which lives within the block; but the past marble, which you have carved into hideous images, which have warped and twisted the ideals of your youth, and caused you infinite pain need not ruin nor mar the uncut block before you.

—O. S. Marden, in Success Magazine.

When the World Laughs

BY MARVIN DANA, IN LIPSCOTT'S

The water gives us a collection of jests which, though tame, still retain their humor. An extension of many of the jests will reveal both sense and silliness on the part of the narrator.

THE prosperity of the jest lies chiefly in the ear of him who hears, as does beauty in the eye of him who sees. Beyond that it lies in the personality of the narrator. To analyze further is not of much avail. A request to define beauty once elicited the apt answer: "That is the question of a blind man." To him who required such a definition, all definitions would be useless. So of humor: the only one requiring a definition of humor is he who has no sense of it, and all the definitions in the world would never make him understand what it was.

It is equally difficult to draw any exact line of division between wit and humor, though many have tried to do so. They are, in truth, but different sides of the same thing. Humor is nature, we know; wit is art. Humor has its source in the emotions; wit in the intellect. From humor comes laughter, but wit may fail to bring even so much as a smile. Nero made a ghastly play on Seneca's name when he passes sentence on the philosopher: "Se neca"—a bald decree that the wise man should kill himself. Here is grim cleverness, but hardly of a kind to excite laughter.

Of one thing we are sure—a sudden contrast between the expected and the actual will provoke laughter, unless a more serious emotion intervenes. Any departure from the line of expression or deportment sanctioned by common usage has everywhere and always been a fertile source of laughter, of caricature, and of satire.

Fun is often purely local in its character. An African tribe roared with laughter when a missionary told them that the world was round. One mikado is said to have died in a fit of laughter after hearing that the American people ruled themselves.

The Chinese have their humorous tales that would be likely to tickle the risibilities of the people of almost any other nation. For example, one of the ancient tales is of a man condemned to wear the thief's collar.

"How on earth did you get into this scrape?" a friend asked him.

"Oh, it was this way," was the answer. "I was walking along the road when I chanced to see a piece of old hay-band rope. I knew it was of no value to any one, and as no one claimed it, I took it home with me."

"But why did they make the punishment so severe for a little thing like that?" the friend demanded, much astonished.

"I don't know," the culprit replied, "unless it was because there was an ox at the end of the rope."

The classic Greeks cracked many a jest that has provoked the laughter of the generations since. Hierocles, who was a Platonic philosopher at Alexandria, five hundred years before Christ, compiled a book of twenty-one jokes, called "Asteia." Many of these are quoted to-day as Irish bulls, which is hardly fair either to Greek or to Hibernian. It was Hierocles who told of the simpleton that resolved never to enter the water until he had learned to swim, of the

man who determined to teach his horse to live without food, and had reduced the animal to a straw a day, and was just about to reduce the diet still farther when the animal chanced to die, thus spoiling the experiment; of the horse-owner who carried about a brick from his mansion as a sample of the building for exhibition to prospective buyers, of the curious person who stood before his mirror with his eyes shut in order to see how he looked when he was asleep. The man who caught a crow, and determined to keep it so as to learn from his own observation whether or not the bird would really live two hundred years, and the shipwrecked manner who clung to the anchor to keep from sinking, are also examples of this ancient philosopher's humor. Still another of the anecdotes in "Asteia" cites the case of a man who demanded of an acquaintance whether it was he or his brother who had recently been buried.

Among the Germans, we find a humor and wit extensive and admirable. The chief characteristic, so far as one exists, is a certain quality based on investigation into the reason of things; it is almost metaphysical—sometimes quite physical—as here:

A little boy, strolling with his mother along Unter den Linden, observed with interest the young masses of a seminary taking their daily parade. The girls were walking two by two. In front were the youngest, their skirts to their knees; after them came the others in the order of their ages, their skirts increasing with their years; last of all came the young ladies, whose skirts reached even to the pavement.

"Mamma," questioned the little

boy, "why is it that the girls' legs grow shorter as they grow older?"

Yet the best characteristic of German jesting is its excellence, which must appeal to all the world. Though the story has been claimed for both French and English writers, it was a German, Heine, who wrote to an author from whom he had received a book:

"I shall lose no time in reading it."

I am reminded of the striking comparison made by another Frenchman, the gastronome Brillat Savarin, that a dinner without cheese is like a beautiful woman with only one eye.

Often French wit is of the merely absurd sort, like much of our own. Thus it was a French courtier who said of a famous for obesity that he found him sitting all around a table by himself. That is really better than our modern American jest on the approaching fat man: "Here comes a crowd."

Here is a French joke that is rather English in character: The Marquis de Favieres, notorious for his impetuosity, called on a man of means named Barnard, and said:

"Monsieur, I am going to astonish you. I am the Marquis de Favieres. I do not know you, and I come to borrow five hundred louis."

"Monsieur," Barnard replied, "I am going to astonish you much more. I know you, and I am going to lend them."

Yet the typical French story always has a sting in it, like the famous one of the wife who died, which has gone over the world in varying guise. In the village of Poitou a woman fell into a trance. After the Poitevin custom, she was wrapped in a sheet to be carried to the cemetery, but as the procession was pass-

ing through a narrow road a thorn of the wayside pierced the sheet, wounded her so that the blood flowed, and she awoke. Fourteen years later the woman really died, and again was borne towards the grave. As the procession passed through the narrow road, the husband called:

"Not so near the hedge, friends! Not so near the hedge!"

Dutch humor and wit are not of a sort to appeal to us often. The people of Holland are rarely sarcastic; their fun-making is of a most ponderous kind. Once on a time a controversy started between Holland and Zealand, and the argument continued for two years. The thrilling question at issue was: Does the cod take the hook, or does the hook take the cod? Let this illustration suffice.

As to the English, they are not dull, as we sometimes contend; they are merely different. For the rest, the English, or rather the British, wit and humor are the most comprehensive and the best in the world, next to the American. Indeed, in the colonies we are apt to find the spirit which we claim as essentially American in the fun of every-day. A Canadian story is told of a raw Irish girl who went to a clergyman and asked to know what fee he charged for marrying. She was told, a dollar and a half. After an interval of a few weeks, she appeared again, presented the specified sum, and bade the minister go ahead.

"Where is the bridegroom?" the clergyman inquired.

"What?" cried Bridget, in amazed indignation. "Don't you furnish the man for a dollar and a half?"

As a rule, humor, rather than wit, is the British characteristic. The fun is bound in absurd situations that have no suggestion of malice towards

any one. Dickens tells of two men who were about to be hanged, and were together on a scaffold erected in a public place. All about them, below, an immense concourse waited. At this moment a bull which was being taken to market ran amuck in the crowd, and began goring persons right and left. Bill, on the scaffold, turned to his companion, and said:

"I say, Jim, it's a good thing we're not in that crowd."

Another English joke is of a vegetarian who proposed to a woman, whereupon she delivered herself of the following scathing words: "Go along with you! What? Be flesh of your flesh, and you a-lining on cabbage? Go and marry a grass widow!"

I doubt if more of wit and humor were ever put into a single word than in Punch's famous advice to those about to get married: "Don't!"

In the same line of thought is the remark of a London woman of the East End who went to a hospital for treatment.

"Who did this?" asked the surgeon. "Some of these bruises and cuts are very serious. Was it your husband?"

"Lor' bless ye, no!" came the answer. "Why my husband's more like a friend nor a husband!"

So of the two intoxicated individuals who solemnly went to bed in the gutter at an early hour of the morning. After some time one of them spoke indignantly:

"I shay, let's go t'azzer hotel. This leakish."

Quite different, but equally harmless, is the reply in the following: A tramp with a very red nose begged alms of a severe spinster, who asked bluntly: "What makes your nose so red?"

"That nose o' mine, mum," said the tramp haughtily, "is a blushin' with pride, 'cause it ain't stuck into other folks's business."

The grotesque in humor is not so common among the British as with us, but one of the best examples of it was Thackeray's reference to an oyster so large that it took two men to swallow it whole. But let us pass to the puns, of which the British are notoriously fond.

There is no occasion to study separately the wit and humor of the English, the Scotch, and the Irish. It is a vile calumny that it requires a surgical operation to get a joke into a Scotchman's skull; and some of the brightest of Britain's wits have been Irishmen. It is characteristic, however, that most of the jests aimed the Scotch have to do with their penuriousness, while those about the Irish are in the form of balls. An illustration of the former is the story of a Scotchman who, when beset by three footpads, made a desperate resistance and injured his adversaries severely. When at last he was overpowered and searched, all they found on him was a crooked sixpence. One of the robbers said:

"If he had had eightpence he'd have killed the three of us."

There is, too, that classic in Punch of the Scotchman returned from a visit to London, who said:

"I had na been there an hour when bang! went sarpence!"

Sir Boyle Roche, who was famous for his slips in the use of language, wrote in a letter: "At this very moment, my dear —, I am writing

this with a sword in one hand and a pistol in the other." He declared in a speech before the Irish House of Commons that "single misfortunes never come alone, and the greatest of all possible misfortunes is usually followed by a greater."

Another well-meaning Irishman said to a distinguished man on whom he hoped to make a good impression: "Sir, if you ever come within a mile of my house, I hope you will stop there."

Again, one gentleman remarked to another, referring to a third: "You are thin, and I am thin, but he's as thin as the two of us put together."

We have the meditative humor of the German, as where the widow, brooding over her deceased spouse, remarked plaintively:

"If John hadn't blown into the muzzle of his gun, I guess he'd 'a' got plenty of squirrels. It was such a good day for them!"

We have even the morosizing of the Turk: A little girl, having been naughty, was told by her mother to add to her usual prayer a petition that God would make her a better girl. So she said: "And please, God, make Nellie a good little girl." Then, with pious resignation: "Nevertheless, O God, Thy will, not mine, he done."

Often we are cynical, like the French. A husband said that when he was first married, he so adored his bride that he wanted to eat her. Afterwards, he was sorry that he hadn't.

Other Contents of Current Magazines.



In this department we draw attention to the most important topics treated in the current magazines. Readers of *The Busy Man's Magazine* can secure from their newsdealers the magazines in which they appear. " " "

AINSLIE'S.

- The Blankshire Champion. By Arthur A. Knipe.
 Visions of an Optimist. By M. S. Briscoe.
 Her Son. By Horace Annesley Vachell.
 The Irresistible Force. By Jacques Patrelle.
 Theophilus the Diplomat. By Joseph C. Lincoln.
 Character and Consequences. By Mary Manners.

AMERICAN.

- The Tariff Under Grant. By M. Tarbell.
 The Goal. By Henry Arthur Jones.
 We and Our Neighbors. By J. Dakam Bacon.
 Athletics Among the Blind.
 Party Lines. By Mrs. Martin.

APPLETON'S.

- Our Next Ex-President. By Willis J. Abbot.
 The Naval Warfare of the Future. By W. G. Fitzgerald.
 The Riddle of Personality. By H. Addington Bruce.

- A Veteran Passes. By W. B. Ashley.
 A Public Benefactress. By I. MacDougall.

ARENA.

- Public Ownership of Public Utilities. By Professor F. Parsons, Ph.D.
 The Postal Service of Japan. By Mr. Flower.
 Mexico Takes Control of Her Railways.
 The Direct-Legislation Movement in America. By Ralph Albertson.
 How Mexico's Prosperity is Made to Count for the General Good.
 The Co-operative Movement in America.
 Democracy's Demand on Patriotic Citizens.

ARGOSY.

- The Place, The Time, and The Man. By E. V. Preston.
 Their Last Hope. By Albert Payson Terhune.
 The Beautiful Madness. By G. Bronson-Howard.
 Flimsy Island. By Garret Smith.
 Tragedy at Traversa. By John Montague.

OTHER CONTENTS OF CURRENT MAGAZINES

129

- A Call for The Authors. By Lee Bertrand.
 A Silver Muddle. By John Q. Mawhancy.

ATLANTIC MONTHLY.

- The Statesmanship of Cavour. By Andrew D. White.
 Efficiency in Making Bequests. By William H. Allen.
 Longfellow. By B. Perry.
 The Melodrama. By Harry James Smith.
 Society and Solitude. By A. C. Benson.
 The Helpmate. By M. Sinclair.
 The Spirit of Old West Point. By Morris Schaff.

BADMINTON.

- Sportsmen of Mark. By Alfred E. T. Watson.
 Badminton. By S. M. Massey.
 Strange Stories of Sport. By J. Nugent.
 Shooting and Fishing on the Ice. By S. Pitcairn-Knowles.
 Freaks and Feats at Golf. By F. Kinloch.
 The Life of the Woods. By Philip T. Oyler, M.A.
 Deer-Taking at Bridge Park. By Leonard Willoughby.

BUSINESS WORLD.

- The Income Tax Decision of 1905. By H. W. Pierson.
 The Importance of the Retail Trade. By W. Maxwell Burke.
 How the Accountant Traces Stolen Funds. By Edward Preston Moxley.
 The Tobacco Trust and the Consumer. By J. Russell Smith.
 How Fire Insurance Rates Are Made. By S. S. Hoebner.

CANADIAN.

- The Stage of Former Days. By Dr. Goldwin Smith.
 Canada's Champion Choir. By E. R. Parkhurst.
 The Governor-Generalship. By W. D. Lighthall, K.C.
 Canada's New Immigrant.
 Opinions in Canada. By Augustus Bridle.
 Patriotic Military Service. By Lt.-Col. W. H. Merritt.
 The Gateway of the North. By H. A. Cody.

CASSIER'S.

- Widening Applications of the Telephone. Wm. Mayer, Jr.
 Progress on the Panama Canal. F. L. Waldo.
 Causes and Prevention of Disasters in Mines. G. Farmer.
 Recent Hydraulic Power Developments in Switzerland. E. Bignami.
 Construction — Inspection of Boilers and Engines. J. R. Thompson.

CHAMBERS'S JOURNAL.

- The Lord of the Manor. By Fred M. White.
 Prince Rupert.
 Lake-Dwellers of the Balkans. By R. A. Scott James.
 Thirty-three Years Hard Labor at Westminster. By Henry W. Lucy.
 The Greys at Waterloo.

CIRCLE.

- Inventions When the World Was Young. By Charles H. Cochrane.
 Splendid Achievements of a Young Nation.
 Galveston — An Example of Civic Courage and Righteousness.
 Giant Laborers and Their Work. By William G. Fitz-Gerald.

Moti Guji—Engineer. By Rudyard Kipling.

COLLIER'S.

January 26. All that Glitters in Nevada, by Frederick Palmer. Children Without Childhood, by Martha S. Bensley. The Other Americans, by Arthur Ruhl. The Mormon Church To-day, by Senator F. T. Davis.

February 2. Why the Canal by Contract? by Frederick Palmer. The Church and State in France, by George Santayana. What the World is Doing.

February 9. The Lincoln Farm Associations. A Battle of the Giants, by Frederick Trevor Hill. Lincoln in the War Office, by Albert B. Chandler. A Little Ripple of Patriotism, by Rowland Thomas. Kingston—A Personal Narrative.

February 16. The Changing Senate (illustrated with portraits). Mexico Will Control Her Railroads—Long Island Sound Fenced In (illustrated), Willis J. Abbot. What the World is Doing (illustrated). The Unavailable Opulence of Ichy Tuel (illustrated), Grace MacGown Cooke.

CONTEMPORARY REVIEW.

Macedonia and the Neutralization of Constantinople. By Edwin Pease. Lords v. Commons. By Harold Spender.

Northeastern Asia After the War. By Alexander Ular.

The Channel Tunnel. By Lt.-Col. Walter H. James.

Persia. Government and Discipline in the

Church of England. By Rev. J. F. Wilkinson.

Japan and Russia. Dr. E. J. Dillon.

CORNHILL.

The Royal Collection of Pictures. By Lionel Cust, M.V.O.

Tempora Mutantur. By the Right Hon. Sir Algernon West, G.S.B. Under the Red Cross in 1870. By C. Stein.

Four Centuries of Book Prices. By A. W. Pollard.

Browning Out West. By F. Morgan Padelford.

Shooting Wild Fowl from Grass. By C. G. Barrington.

CONNOISSEUR.

J. Pierpont Morgan's Pictures. The Early English School. III. Elizabethan Furniture. By George Cecil.

Etchings by Sir Charles Holroyd. Gold and Silver Lace. Part II.

Costume of Women in the Reign of Henry VII.

Chinese Postage Stamps. The Connoisseur Bookshelf.

COUNTRY LIFE.

A Unique Estate in Central California. French Strother.

The Show Dog. A. Radclyffe Dugmore.

Tires. Harry R. Haines.

The Country Home Reminder. H. S. Huntington, Jr.

Cattle Raising on Small Capital. Charles Briesmaster.

The Pageant of Nature. M. C. Dickerson.

A Coming Fruit, the Mango. David Fairchild.

CRAFTSMAN.

Salomé—The Play and Opera. By K. Metcalf Roof.

American Bronzes at the Metropolitan Museum. By F. Finch Kelly.

Brick Restored to its Sovereignty at Columbia College.

Leather Decoration. By M. C. Fredrick.

Education and the Larger Life.

ECLECTIC.

The Liberal Government and Its Opponents. By J. A. Spender.

The Riddle of Emotional Expression. By J. Donovan.

Some Thackeray Prototypes. By Lewis Melville.

The Keynote of Canada. By H. C. Thomson.

The Persecution of the Poles. Electoral Reform in Austria.

EMPIRE REVIEW.

Crown and Congress in India. By Sir Charles Bruce G.C.M.G.

A National and Imperial Army. By Maurice S. Evans.

State Ceremonies in the Maldiv Islands. By Captain Sir John Keane.

The Coming Conference. By M. Sidney Maurice.

Emigration and Canada. By Gerald Adams.

Indian and Colonial Investments.

ENGLISH ILLUSTRATED.

The Minister of Lincoln. By Walter Calvert.

In Confidence. By F. E. Eastwick.

From the Bar to the Bench. By F. C. Phillips.

The Newer Novelists.

The London Stage. By Oscar Parkes.

EVERYBODY'S.

The "Shadow" in High Finance. By David Ferguson.

The Needless Slaughter by Street Cars. By Jno. P. Fox.

The World's Half-Citizens. By Olivia Howard Dunbar.

"War Against Christ." By Vance Thompson.

Dogdom's "Four Hundred." By R. F. Mayhew.

FORTNIGHTLY REVIEW.

The Situation in Egypt. A. B. de Guerville.

A New House of Lords. Alfred Russel Wallace, LL.D.

The Conditions of Franco-German Peace. Baron Pierre de Coubertin.

A German Tramp Prison. W. H. Dawson.

The Craft of the Advertiser. W. Teignmouth Shaw.

GARDEN.

The Fine Art of Sweet Pea Culture. The Whole Art of Managing Gold Frames.

Esoteric Plants and Flowers. The Best Weeping Trees.

Rockery Making in California. Wild Flowers Worth Improving.

GENTLEMAN'S.

The Trade of Literature. By E. Temple Thurston.

The Social Life of England's First Colony. By Philip A. Bruce.

The Admirals Orlin. By K. A. McDowall.

Bone Caves and Prehistoric Man. By J. E. Gore.

Disraeli and His Love of Literature.
By J. A. Lovat Fraser.
In Wild Galloway. By C. Edwards.
On Colchester Oysters. By J. D. E.
Loveland.

THE GEOGRAPHICAL JOURNAL.

Journeys in Southeast Mashouland.
Vincent Dickens.
Progressive Waves in Rivers.
Vaughan Cornish, D.Sc.
The Structure of Southern Nigeria.
Jno. Parkinson, B.A.
The Enclosure of Common Fields
Considered Geographically. Dr.
Gilbert Slater.
Dr. Stein's Expedition in Central
Asia.

GOOD HOUSEKEEPING.

Leaders in American Arts and
Crafts. By A. F. Sanborn.
My New York. By C. Wells.
Raising Mushrooms. By Joseph
Henry.

GRAND.

The Best Story and Why I Think So.
By W. B. Maxwell.
A Hazardous Experiment. By Rich-
ard Dark.
A Law Officer's Letter Bag. By Al-
fred Fellows.
Nicknames in Parliament. By John
Campbell, ex-M.P.
Theory and Practice
The Punishment of First Offenders.
By Thomas Holmes.

HARPER'S.

The Hayes-Tilden Contest. By Fred-
erick Trevor Hill.
Exercise and its Dangers. By Dr.
Woods Hutchinson.
In the Old Capital of the Great Mo-

gul. By Chas. E. Russell.
Cruising Off the Florida Gulf Coast.
By A. W. Dizack.
The Weavers. By Gilbert Parker.

HOMES AND GARDENS.

Notable American Homes. By Barr
Ferree.
Three Modern Houses. By Barr
Bartram.
Manual Training in Public Schools.
By Charles C. Johnson.
The Cult in the Orchard. By S. Leon-
ard Bastin.

HOME

That Promised Seven Billion. By
Albert C. Stevens.
Ice Yachting. By Fredrick R.
Toombs.
The Revolt of Marcia Dole. By
Sophie Swett.
The Homeseekers' Haven. By Hiram
M. Greene.
The Ten Charity Prizes. By S. K.
Underwood.

IDLER.

The Night Surprise. By John Has-
lette.
The Idler in Arcady. By Tickner
Edwards.
The Interpretation. By Allan Mur-
ray.
Nature's Seed Sowing. By Percy
Collins.

INTERNATIONAL STUDIO.

Collection of Mr. Alexander Young.
IV.
The King's Sanatorium at Midhurst.
On Some of Mr. Joseph Pennell's
Recent Etchings.
Exhibition of Russian Art in Paris.
Imperial Arts and Crafts Schools,
Vienna.

Drawings and Sketches by Modern
Masters.

Pennsylvania Academy of Fine Arts.
Winter Exhibition of National Acad-
emy of Design.

Exhibition of Arts-Crafts at the Art
Institute of Chicago.

IRISH MONTHLY.

Shadow and Substance. By Rev.
David Bearns.
Woman and Child. By Rev. P. A.
Canon Sheehan.
The Spanish Adventurers. By M.
Brown.

LIPPINCOTT'S.

The Too-Traveled Kings. By Mar-
ion Butler.
Pat Cronin and the Foretellin' Lady
By Ellis Parker Butler.
The Convict Strain. By E. Robin-
son.
The Accomplished Mrs. Thompson.
By Norval Richardson.
Miss Merriam's Groom. By Harold
R. Druant.
The Fighting Death. By Will Lev-
ington Comfort.
The Legend of Tannhauser. By
George L. Knapp.
The American Gentleman. By
M. Thomas Antrim.

LONDON.

The Story of the Savoy Opera. By
Leonard Rees.
Alchibades. By E. Neibit.
My Impressions of America. By
Tom Browne.
The Great Parrot Story. By Frank
Richardson.
The "Cockercels" of Poultry Lane.
A. Ferguson.
The Prisoner of Yeldis.
Where is the Earth Going To? C
Finerman.
The Heir of Otterburn.

Tales of The Buccaneers. By M.
Forrest.
Two Millions of Money for Minding
London.

METROPOLITAN.

History of The Mexican War. By
Dr. Robert McNutt McElroy.
The Future of the Motor Boat. By
W. S. Dudley.
The Alaskan Seal Fisheries.
The New Criminal. By Broughton
Brandenburg.
The Congo Free State.
The Pandion of Iron. By Homer
Saint Gaudens.

MONTHLY REVIEW.

The Premier and Imperial Defence.
Humanity and Stimulants.
Dante and Botticelli.
The Secrets of Japanese Patriotism.
Spiritualism.
Steady Floating Marine Structures.

MOODY'S.

The Money Market. By John P.
Ryan.
National Currency or Bank Cur-
rency. By Wharton Barker.
Shrinkage in Security Values. By
Charles P. Spence.
Japan, Financially and Industrially.
By Henry George, Jr.
Confessions of a Speculator. By
Ben Thayer.

MUNSEY'S.

What We Know About the Sun. Pro-
fessor T. J. J. See.
The Home Life of William Jennings
Bryan. Willis J. Abbott.
The Great Stock Exchanges of the
World. Alexander Dana Noyes.
What New York Owes to Tweed.
Walter L. Hawley.
The Romance of Steel and Iron in
America. Part XI, Birmingham
and Pueblo. Newton Sent.

NEW ENGLAND.

- "For the Honor of Britt's Busters." By Holman F. Day.
 What's Doing at Washington. By David S. Barry.
 American Shipping and Pending Shipping Legislation. By D. Perry Rice.
 New Orleans in Transition. By Frank Putnam.
 A Singer of Southcreek. By M. Ward Cameron.
 Nineteenth Century Boston Journalism.

OUT WEST.

- A New Mexican Baron. By George Baker Anderson.
 The Alvarado Squatters' League. By Charles H. Shinn.
 Some Leaves From a California Calendar. By E. Griffith.
 Coyote Goes the Sun Road. By John Yancey Cheney.
 From Fifty Years Ago. By Christopher Stapleton.
 Orleans Indian Legends. By Melvina Burns.

OVERLAND MONTHLY.

- Tournament of Roses. By A. A. Pearson.
 What The Stars Foretold. By E. P. Seabury.
 Waste Heap of Industry. By C. H. Mark.
 Scaling Mount Shasta. By F. J. Koch, A.B.
 Old Plymouth Path New Trod. By F. S. Drenning.
 The City of Mexico. By N. J. Manson.
 Tales of The Sea. By A. H. Dutton.

PACIFIC MONTHLY.

- Moose Hunting in Alaska. By Percival Nash.
 Sitting Bull, the Irreconcilable.

- Life of Frederick Norris. By Denison Hailey Clift.
 The Settler. By Mr. Witaker.

PALL MALL.

- The Prime Minister at Downing Street.
 How He Met The Midshipman. By H. C. Bailey.
 The Summons of Sir Ganeshpur. By Newman Wright.
 Square. By Lawrence Molt.
 The Training of the Modern Detective. By Professor Reiss.
 The Long Trail. By Hamlin Garland.

PEARSON'S.

- The Romance of Aaron Burr. By Alfred Henry Lewis.
 A Dinner to the Fleet. By Lawrence Perry.
 Light-Fingered Gentry. By David Graham Phillips.
 The Dethronement of Nicholas II...
 The New Voice of Ireland. By Andrew Dangerfield.
 The Corrector of Destinies. By Melville Davison Post.

PEARSON'S (ENGLISH).

- Vault of the Islands. By B. Grimshaw.
 The Grasse for Collecting. By Mrs. John Lane.
 Barret's Boy. By F. Pope.
 A Sensational Capture. By M. Ince.
 How London Talks. By W. T. Roberts.

PEOPLE'S.

- The Castle of Doubt. By John H. Whitson.
 Chatham's Choice. By Brand Whitlock.
 The Return of Shepser. By Newton A. Fueselle.
 Mr. Mitchell—Detective. By Rodrigues Ottolengue.

- In the Name of Justice. By Clinton Dangerfield.
 His Appointed Place. By J. Truitt Bishop.
 Perfection of Artificial Gems.

POPULAR.

- Robbers' Roost. By William MacLeod Baine.
 The Failure of Blue Pete. By G. R. Chester.
 My Oriental Partner. By F. B. Cook.
 Medical Stories. By W. B. M. Ferguson.

PUTMAN'S.

- Emily Emmen's Papers. By C. Wells.
 The Longfellow Town. By Stephen Cammett.
 Walt Whitman. By Gerald Stanley.
 Lord Randolph Churchill. By Henry W. Lucy.
 Americans in England. By H. Ritchie.
 The Unknown Isle. By Pierre de Coulvain.

QUARTERLY REVIEW.

- Imperial Unity and Colonial Conference.
 The Growth of The Historical Novel.
 The Charity Organization Society..
 Ruskin and the Gothic Revival.
 The Dukes of Athens.
 British Sea-Fisheries.
 Recent Developments of Old Testament Criticism.
 Lord Randolph Churchill.

READER.

- An Error in Proportion. By Ralph Henry Barbour.
 Motor Matrimony. By Ellis Parker Butler.
 1,000 Miles in 1,000 Minutes. By Montrose J. Moses.

- A Skylark and What Came of It. By William H. Thomson.
 The South American Situation. By Albert Hale.
 Shaking the Shackles. By Charles A. Bramble.
 Our Own Times. By William J. Lampton.

READER.

- The Nation Versus State's Rights.
 The Port of Missing Men.
 The South American Situation.
 Afar From Elsinore.
 Fact and Faith.
 Our Own Times.

REVIEW OF REVIEWS (AMERICAN).

- James Bryce as Envoy to America. By W. F. Stead.
 The Longfellow Centenary. By Frank Gaylord Cook.
 Seventy Years of Systematic Giving. By Joseph Bartlett Seabury.
 The Demoralization of American Railroads.
 Italian Cotton-Growers in Arkansas. By Alfred Holt Stone.
 Preventing Frauds Upon Farmers. By John Phillips Street.
 Curdling Values of Missions. By Cyrus C. Adams.

ROD AND GUN.

- The Winter Sport in Montreal. By F. W. Lee.
 The Delights of a Snowshoe Tramp. By T. Mariel Merrell.
 Hake Fishing Through the Ice. By Charles McIntyre.
 Our Deer and Their Enemies. By Ernest J. McVeigh.

ROYAL.

- Mummers Who Motor.
 Big Families. By F. E. Bailey.
 A Day in the Life of an Undergraduate.

Where We Get Our Ideas. By W. S. Campbell.
Survivors' Tales of Great Events. By Walter Wood.

SPECTATOR.

January 12. Russia, Persia and Britain, Future Policy of the Unionist Party, The Coming German Elections, Our National Prosperity, Britain and the European Concert, A Bishop's Advice to the Clergy, Rumors, Scholarships at Schools and Universities.

January 19. The Latest Encyclical, Devolution and Home Rule, A German Missionary of Empire, The New Year in Russia, The Motor Industry and Motor Racing, The Diffusion of Deference, Women's Employment, The Value of Game.

January 26. Britain and the United States, Irish University Problem, A Real Yellow Peril, Rational Charity, The Edalji Case and the Home Office, Nossitur a Sociis, About Dictionaries, The Other Side of Fog.

February 2. The Elections in Germany, Mr. Bryce's Announcement, The French Bishops and the Republic, Policy of the Labor Party, Cabs and Taximeters, A Jacobean Educationist, History and Life, An Object for a Walk.

SATURDAY REVIEW.

January 12. The Persian Future, Intercolonial Preference, The Steamship Struggle, The Unemployed Season, Clerical, Medical and General Insurance, The Golden Age, by Lawrence Bignon, Some Memories of Gardens, by Alexander I. Shand.

January 19. Election Prospects in Germany, French Christianity at Bay, Our Friend and Guest the Amir, The Thousand Million Mark,

Domestic Risks, Plays, Commercial and Uncommercial, Theatre-Music Torture.

January 26. Canada and the United States, The Last Infirmary, The House of Lords and the Government, Another Irish University Litter, The Most Suitable Insurance Policy, The Prophet and the Earthquake.

February 2. The Democratic Reverse in Germany, Mr. Birrell in Ireland, Statesmen and Contempt, The Mathematical Tripod, The Mutual Life Case, Some Memories of Gardens.

SATURDAY EVENING POST.

January 19—
The Tree of Dreams. By Robert W. Chambers.

The Stronger Will. By Henry C. Rowland.

Sleeping Out-of-Doors at Home. By Charles F. Burrows, M.D.

Sampson Rock of Wall Street. By Edwin Pefevre.

January 26—
Some Unsolved Problems in Survey. By W. W. Keen, M.D.

The Sheep Woman. By E. Elliott Penke.

Poor Man's Land. By Rex Beach.

The Unknown Door. By Arthur Stringer.

The Rise of Harriman. By Will Payne.

February 2—
Simple Spelling. By Owen Wister.

In Greater Grub Street. By Jas. H. Collins.

Raising the Boy. By Joseph Medill Patterson.

Edward A. Sothorn. By William Winter.

Hunting the Good and the Great. By Crosswell Childs.

February 9—
The Price of Beef. By Emmerson Hough.

The Black Company. By Arthur Stringer.

Putting on a Play. By Lynch Williams.

A Trace of Poison. By Robert Herrick.

The Cave Man. By John Cochran.

The Senator's Secretary.

SCRIBNER'S.

Impressions of Contemporary France. By Prof. Barrett Wendell.

Abijah the Brave and the Fair Em-majane. By K. Douglas Wiggin.

Down the Seine in a Motor Boat. By E. C. Peizette.

Some Letters of E. L. Godkin.

SMART SET.

"On Making Believe." By Arthur Sullivan Hoffman.

Creeping Rails. By Arthur Stringer.

Some very fine poems by famous writers grace its pages.

SMITH'S.

The Whirlpool. By A. O'Hagan.

On Generosity. Charles Battell Loomis.

The Last of the Blackwells. E. Elliott Penke.

Shall We Tax Wealth? Charles H. Cochrane.

The Passing Hour.

The Understanding Mother. By L. Bell.

Where Love Leads. By Charles Garvie.

The Out-of-Town Girl in New York. By G. M. Gould.

SUBURBAN LIFE.

Porches and Verandah. Edward R. Stout.

A Suburban Garden Which Paid for

Itself. W. H. Jenkins.

Some Little Tricks of Planting. Jno. E. Titus.

Unexpected Profits of a Suburban Garden. C. B. Wynkoop.

Horticultural Terms, Which Everyone Should Know. S. Mendelson Mehan.

Making a Vegetable Garden Pay. E. J. Bowley.

SUCCESS MAGAZINE.

Putting the Lobbyists on the Square. By Samuel Mervin.

The Dreyfus Affair. By Vane Thompson.

Pools and Their Money. By Frank Fayant.

My Life—So Far. By Josiah Flynt.

Millions for Music. By Edgar Mela.

From Platform to Platform. Charles Battell Loomis.

SUNSET.

Motoring in the West.

The New West. By Elmer B. Harris.

The Municipal Value of Insurance. David H. Walker.

My Town Lot Income. Louis Gabard.

Upbuilding the West.

THE OCEAN.

The Fog Fiend of London. S. M. Williams.

The Inventor of the Compass. Submarines of the World's Navies.

Motor Boats for Life-Saving. 260,000 Miles of Ocean Cable.

TRAVEL.

To Norway for a Vacation. By William Morrow.

A Two Months' Trip to the Pacific Coast.

Mardi Gras in New Orleans.

A Trip Down the Yukon River.

The Sugar Cane Industry in Cuba.

UNIVERSITY.

What Will the West Do With Canada. E. W. Thomson.

The Valuation of Real Estate. By W. Vaughan.

John Knox in the Church of England. By Andrew McPhail.

A Patent Anomaly. By Angus MacIsaac.

The Psychology of American Humor. By Stephen Leacock.

Venice in the Age of Titian. By C. W. Colby.

A Revelation of the Obvious. By Adrien Le Maistre.

A Home of the Lost Causes. By A. H. U. Colquhoun.

WINDSOR.

The Windfall. By Robert Barr.

Chronicles in Cartoon. By B. Fletcher Robinson.

The Rout. By Barry Pain.

A Question of Identity. By D. Braithwaite.

Men and Their Hands. By Ian MacLaren.

WOMAN'S HOME COMPANION.

A Talk on Good Deeds. Edward Everett Hale.

A Suburban House for \$6,500.

The First Work in the Flower Garden. S. A. Hamilton.

What the Chicago Woman's Club Has Done for Chicago. Bertha D. Knobs.

WORLD TO-DAY.

The Triumph of the Kaiser. Frederic Austin Ogg.

The Newspaper's Contempt for the Public. By a City Editor.

The Block System and Railway Accidents. (Illustrated.) Day Allen Willey.

How Railroads Fight the Snow. H. D. Frankel.

The Revolution in Poland. Alexander d'Hemstreet.

Taming the Mississippi. (Illustrated.) John Leisk Teit.

From Saddle to Senate. (Illustrated.) Sheffield Cowdrick.

WORLD'S WORK (AMERICAN).

Our Lives Shortening. M. G. Cum-
miff.

Are Our Colleges Doing Their Job?
Harriman. C. M. Keys.

Training for the Trades. Arthur W.
Page.

Russia, as Seen in its Workingmen.
Leroy Scott.

Belgian Rule in the Congo. Samuel
P. Verner.

Our Great River. W. J. McGee.

WORLD'S WORK (ENGLISH).

The March of Events.
Seven Overheads of American Fin-
ance. C. M. Keys.

The Conquest of the Air. (Illustrat-
ed).

Paris and Her Unemployed. Guy
Cadeogan Rothaby.

Australia's Penny Post. (Illustrat-
ed.) E. J. T. B.

The Prevention of Railway Accidents.
(Illustrated.)

The Busy Man's Book Shelf

Some Interesting
Books of the
Month Reviewed



Business.

FINANCING AN ENTERPRISE.

By Francis Cooper. (New York: The Ronald Press Co. 2 vols., 82 each.) Describes the requisites of successful financing; tells how to investigate an enterprise and ascertain its possibilities of financing, how to hold and protect it until under way and how to determine its proper capitalization. It is practical and suggestive and will be of value and interest to every man of affairs.

MODERN BUSINESS CORPORATIONS.

By W. Allen Wood. (Indianapolis: Bobbs-Merrill Co. Net, \$2.50.) Includes the organization and management of private corporations, with financial principles and practices. Gives the forms of procedure illustrative of the formation, organization and operations of corporations.

LAW OF REAL PROPERTY. By

E. E. Ballard. (Chicago: T. H.

Flood & Co. Net, \$6.50.) A complete compendium of real estate law; embracing all current case law, carefully selected, thoroughly annotated.

EMPIRE OF BUSINESS. By Andrew Carnegie.

(New York: Doubleday, Page & Co.) An inspiring guide to the young man in business and it can be read with profit by all men.

Sport and Travel.

THE WHITE DARKNESS, AND OTHER STORIES OF THE GREAT NORTHWEST.

By Lawrence Mott. (New York: Outing Publishing Co. \$1.50.) Tales of the north land, most of them centred about the daily work of the Canadian Mounted Police.

FAIRSHIELDS. Memories of a Lammemoor Parish.

By T. Radcliffe Barrett. (Edinburgh: Oliphant, Anderson & Ferrier. 2s. 6d.

net.) This is a small volume of sketches, with a charm all their own. The writer, with a true and deep love for his rural parish in Scotland, writes of the place and its people, with a sympathetic pen. He has the poetic temperament and adds fancy to prosaic fact in pleasing proportions. Photogravures increase the interest of the book.

Fiction.

CAPTURED The Story of Sandy Ray. General C. King. (New York: R. F. Fenno & Co. \$1.50.) A story of camp life in the Philippines in 1904. An Englishman is left in charge of the post and he antagonizes the men. A young girl takes great risks to save the reputation of her father, who is colonel in the service. She it is who is captured by Sandy Ray.

POLLY. G. Morris. (Washington: Neal Publishing Co. \$1.50.) Being a fairy tale of love, in which it is shown that men love not so much the reality the substance, as they do their own ideals.

DRAMATIC WORKS OF RICHARD BRIMSLEY SHERIDAN. Oxford edition. Henry Frowde. (Oxford University Press: London, New York and Toronto. Cloth.) An introduction by Joseph Knight gives in brief form an outline of the dramatist's life. This is followed by reproductions of "The Rivals," "St. Patrick's Day," "The Duenna," "The School for Scandal," "The Critic," "A Trip to Scarborough," "Pizarro," and

"Verses to the Memory of Garrick," with notes and illustrations.

Miscellaneous.

STUDIES IN CHARACTER. By Carol Norton, C.S.D., Boston: Dana Estes & Co., Cloth. A number of essays on such themes as love, purity, friendship, selfishness, liberty, etc., comprise the contents of this book. The author writes in a simple, straightforward style. There is no great profundity of thought and reasoning but an earnest desire to make plain to the least intellectual the need for good qualities in character-building.

THE NATURAL MAN AND THE SPIRITUAL MAN; or Sin and Death versus Grace and Truth. London: Samuel Bagster and Sons, Square 16 mo. 100 pages. Cloth extra, 1s. 6d. In this small volume the state of the human soul is traced in symbolical pictures; on the one hand, from careless indifference, through the various stages, to the final enthronement of the Devil and his angels; and on the other hand from the first promptings of the Holy Spirit up to the glorious consummation of the "Crown of Life."

THE KINSMAN. By Conely Sedgwick (New York: MacMillan, \$1.50.) An Australian gentleman and a London cockney, whose grandfathers had been brothers, chance to meet in England. The Australian goes in swimming, takes cramps, but is rescued by fishermen. The cousin finding his clothes and thinking him drowned, appropriates his clothes, money and name. Many amusing incidents take place before the Australian can establish his identity.

200 Customers' Numbers at Your Fingers' End



Ready for instant reference, yet concealed from curious eyes. Not a second lost in securing the number you want if your telephone is equipped with—

Automatic Telephone Card Index

Saves many minutes each day of valuable time. Made of aluminum. Contains space for 200 names, alphabetically arranged. Simply pull down the card you want (see illustration), obtain the number and let go. The card returns automatically. Fits, grand, or coin. Attractive and appropriate as an ad. of your firm to customers. In quantity lots we print name and business on one or both sides.

Write for special prices

STISA ALUMINUM AND NOVELTY WORKS,
208 Bloor Street, Green, N.Y.

For Health Alone

the hardwood floor idea is invaluable. Only in late years have our medical men realized how much danger lurks in the dusty carpet.

Lay rugs over parquet floors and have your house clean the whole year through. They cost no more than good carpets and will outlast a dozen carpets.

All kinds of floor wax, restorer, filler, etc.

ELLIOTT & SON,
Limited
79 King St. W., Toronto



The Embellishment of a Home

depends very largely upon its Mantels and Fireplace Fittings.

See that yours are right.

We are specialists in this class of work; also Wall and Floor Tiling.

The O'Keeffe Mantel and Tile Co.
97 Yonge Street, Toronto
(Gerhard Heintzman Bldg.)

When writing advertisers kindly mention Busy Man's Magazine.

Men's Attire

(FEBRUARY DEPT. GOODS REVIEW)

THE ready-to-wear clothing business has, generally speaking, been exceptionally good this Winter, and Spring trade promises to reach the same standard. During the past year a considerable improvement has been made in the quality of the goods turned out, and the results have been splendid. There must still be a big improvement before the wearing of ready-made garments becomes as general in Canada as on the other side of the line. This condition is on the way and we get nearer to it with every step forward that the manufacturers make. Men now look the garments over and compare prices and qualities, who, not long ago, wouldn't think of purchasing a ready-made suit or overcoat.

♦ ♦

For Spring there will be a good call for the stiff hat with brim straighter than usual. The crowns are pretty high along with it.

♦ ♦

The telescope soft felt hat will have a big sale again. The popular shape will have the brim pulled well down in front.

♦ ♦

We know of a good firm which stocked heavily on brown stiff hats for Fall, and have been unable to get rid of them. The buyer told us that he looked to the vogue of grey suits

to help him, as brown goes well with grey, but he has been sorely disappointed. The demand has centred almost entirely on black, and will continue to do so. In view of the advanced prices of raw materials manufacturers find it good policy to be more than ordinarily conservative.

The sailor straw will again be the thing, but the flexible brim straw, without binding, will be worn extensively. We don't believe much in the prophecy that Panamas are coming back stronger than ever.

♦ ♦

The coming Summer will be another big season for wash neckwear, bigger, perhaps, than last Summer, which is saying a great deal. The manufacturers have just about decided on their lines, and will be busy turning them out shortly.

White will be an important feature, of course, but, as we predicted last month, white and cream with coin dots and polka dots will be strong. A great deal of confidence is expressed in these, and we feel that it will be borne out.

The three-inch four-in-hand is still the popular tie, but we are told that it will give place to the two and a quarter and two and a half inch widths. One reason is that a Summer tie three inches wide would be so heavy as to destroy the appearance of coolness so much desired. Then, the smaller widths will remain later than the Summer, because such

The Man and His Clothes

Modern conditions demand that men be well dressed. The high cost of living compels careful spending of money. This business was organized to meet these circumstances. Our

METHODS ARE ENTIRELY DIFFERENT

From those of ordinary tailors. We buy direct from the mills. We cut out wholesalers' and jobbers' profits, and thus place rare advantages before our patrons.

We guarantee absolute satisfaction in the making. We are "Tailors of Taste." We make to measure only.

Crown Tailoring Co., Limited Toronto

**Canada's Best Tailors and Owners of the largest
Tailoring premises in the Dominion.**

When writing advertisers kindly mention Busy Man's Magazine.

would accord with the condition of the raw material market. In three-inch ties, particularly harrathies, values have dropped considerably. In the smaller widths better materials can be used, and both retailers and consumers will be better satisfied.

For Spring the color features are red, green and grey in pretty shades, none of them loud. A big variety of other colors are selling well also.

In hows the one tying in a loose-looking though compact knot, the same width right across, will command most favor in the best class of trade. A few Ascots are selling for Spring, but puffs are not thought of.

Several manufacturers are pushing plaids, but, so far, we cannot see that they are going to have any kind of a run.

Wash waistscoats are being ordered liberally, and a good many flannels have been taken also. The former are mainly in pure white or white with small neat figures. The best style has a long opening at the top, while the bottom dips off sharply and the ends are cut off to form a deep inverted V.

There is a growing tendency on the part of the public to get away from the soft front shirt, and, for reasons that we have frequently pointed out in these columns, the trade will be well satisfied when this style of garment again attains the position that rightly belongs to it. Just now there is quite a good demand for stiff bosoms—at least the sales are much larger than they have been in a long while. This gives strength to our prediction that by next Fall the stiff front will once more be generally recognized as the correct shirt for Fall and Winter, just as the negligee

is logically the hot-weather garment.

A new stiff front that we saw the other day had a plain grey body, with bosom and cuffs in self check, the former long and narrow. The shirt was of the coat style, with cuffs attached. This looks to us like a garment that would take the public fancy.

In the Spring the most worn color will likely be plain blue. Plain colors are still decidedly the favorites.

A great objection to the attached cuff for business wear was that it got down around the hand in writing and soiled easily. This has been overcome by starching the sleeves for three or four inches up. When the starched part is folded within the cuff, and the latter fastened, the cuff is well away from the hand and cannot slip down.

In the coming Summer we believe there will be an unusually large demand for white negligee shirts. The attached collar for outing wear will be popular. White silk shirts promise to have a good call.

Values this season are away behind those of last for legitimate reasons that are well known. The retailer should encourage the purchase of the better lines in which qualities are more likely to be satisfactory to his customers.

The wing collar still leads easily in the public estimation, and will do so through the Spring. A good many folds are being worn, and we believe that they will become more popular with the advent of smaller widths in neckwear. A medium height fold, with four-in-hand tie nicely trimmed has a very dressy appearance.

The collar for Summer will be the fold with V-shaped opening. Straight folds will likely be worn more than last season.

BENSON & HEDGES

Celebrated Cigarettes

No. 1. EGYPTIAN, Medium Size,	\$2.50 per 100
No. 1. " Extra Fine	3.50 "
FINEST VIRGINIAN, Hand-Made	2.00 "

Packed in Tins of 50 and 100.

Imported English Smoking Tobacco

BENSON & HEDGES MIXTURE, Rich but not strong	\$2.50 per tin.
" SPECIAL MIXTURE, particularly Mild and Cool	2.50 "
HIS MAJESTY'S MIXTURE, Mellow, Medium Strength	3.00 "

Packed in straight Tins of 4 and 8 oz.

BENSON & HEDGES

TOBACCONISTS TO HIS MAJESTY THE KING

13 Old Bond St., London, W. Fifth Ave. and Broadway, New York.
193 St. James Street - MONTRÉAL
 N. B.—Messrs. Benson & Hedges deliver FREE anywhere in CANADA, GREAT BRITAIN and the UNITED STATES.



WHAT'S A LAWYER FOR?
 COUNTRY LAWYER:—"Of course you've told the whole truth about this affair?"
 UNCLE NIM PEASELY:—"Yes, sir; nothin' but the hull truth. I've hired yer ter farrish the lies, so's we kin win the case."

The Growth of Culture

THE day is past when culture and true social enjoyment were confined to the few—the privileged classes. We live in a day of enlightenment and democracy. Equal educational advantages, equal opportunities for culture and enjoyment of those things in life that are best worth while.

The luxuries of yesterday are the necessities of to-day, and in the present world nothing is more noticeable than the demand of all classes for the highest possible grade of piano. The piano manufacturer who makes this demand is never slack for work of order.

THE NEW SCALE WILLIAMS PIANO

is Canada's greatest piano. Its improvements and latest features have gone far toward creating a better appreciation of good music all over Canada. It more nearly approaches the ideal piano than any other.

Its tone, styling, construction and architectural beauty are unequalled. For good music, for accompanying the solo voice or choros of song, great artists all over the world are fond in its price. And yet it is a Canadian manufacture—perhaps the highest exponent of Canadian industry.

If you will fill in the coupon below, carefree and leisurely your dealer is sent to the Williams Piano Co., we will send you ABSOLUTELY FREE SEVERAL BEAUTIFUL BOOKLETS, "The Making of a Great Piano," etc. We will also tell you of easy purchase plans that will interest you.

The Williams Piano Co., Limited,
Oshawa,
Ont.

Please send your copy of all our literature by mail and give the New Scale Williams Piano and specify your present offer.

Name _____ Address _____

B.M. 187

When writing advertisers kindly mention Busy Man's Magazine.



Do Get The
Best! Buy

"Jaeger" PURE WOOL Underwear

It means:—

More service; greater durability; increased comfort; better health and freedom from the chills so prevalent in the early spring months.

Jaeger Underwear is made in the best way from the best and finest kind of wool. Light, soft and elastic, it fits perfectly throughout its life (four or five seasons at least).

Made in all sizes and weights, for men, women and children.

See that the above trade-mark is on every garment.

DR. JAEGER CO., Limited

316 St. Catherine St. W., - MONTREAL
286 Portage Ave., - WINNIPEG



Hotel Empire

BROADWAY AND SIXTH AVENUE
CITY
NEW YORK CITY

LUXURY WITHOUT EXTRAVAGANCE

AND ELEGANCE WITHOUT ORIENTATION

All Surface cars pass or transfer to door
b roadway and "L" stations two minutes

Rooms, with Delux Bath, - \$1.50 per day up

Rooms, with Private Bath, - - 2.00 " "

Suites, with Private Bath, - - 3.50 " "

A fine Library of choice literature.
For the convenience of our guests

European Plan, also Civilization Breakfasts,
Tête à Tête Lunches and Dinners

EXCELLENT SERVICE FINE MUSIC

Send for Guide of New York—Free

W. JOHNSON QUINN, Proprietor

The LENOX HOTEL IN BUFFALO



MODERN, RECENT GRACE, FINE FLOOR,
OUR OWN RAPID ELECTRIC CAR-
RAGES, EXCLUSIVELY FOR PAT-
RONS, operate continuously every few minutes
from Hotel through Business District and to all
Depots, for principal routes.

EUROPEAN PLAN
\$1.50 per day up
GEORGE DUCHSCHNER, Prop

Mrs. W. H. Walling's Cottage

1209 Pacific Ave., ATLANTIC CITY, N.J.

Central location
Large, cheerful rooms
Wide porches
Resident physician
Open all the year

TERMS UPON APPLICATION

To Tourists

I am open for engagements to take tourists into any part of Spain, Portugal and Morocco. Thoroughly familiar with all the sights. Have taken some Canadians to interesting parts seldom seen by even experienced tourists. Terms very reasonable. By arranging in advance can meet the steamer and take parties. For tourists whose time is limited, I can, if they arrange with me in advance, show them the principal places of interest in Southern Spain and Morocco, and bring them back in time to proceed by the next steamer, a week later. For those with more time I have very interesting trips lasting from one to three months.

Reference by permission to the Editor, The Busy Man's Magazine.

JOSEPH BUZAGLO,
Family Officer, Gibraltar

When writing advertisers kindly mention Busy Man's Magazine.

Increase Your Knowledge

Every man should possess a library of books dealing with his profession, trade, or business. We can furnish the best works on any subject; write us saying what subject you desire information on and we will furnish you with particulars of the best works pertaining to it

Knowledge is Power

TECHNICAL BOOK DEPT.

The MacLean Publishing Co.,
LIMITED
MONTREAL TORONTO WINNIPEG

When writing advertisers kindly mention Busy Man's Magazine.



... TEMAGAMI ...

A LAND OF LAKES AND RIVERS

A Fearless Region for the Tourist, Camper, Canoeist, Angler and Sportsman.

A new territory accessible by rail and offering the best fishing and shooting in America. Scenery unequalled, HAY FEVER UNKNOWN, magnificent canoe trips.

Black bass, speckled trout, lake trout, wall eyed pike in abundance. Moose, deer, bear, partridge, and other game during hunting season.

Handsomely illustrated book telling you all about it sent free on application to

G. W. VAUX, 917 Merchants Loan and Trust Building.

Chicago, Ill.
F. F. DWYER, 290 Broadway, N.Y.

T. H. HANLEY, 500 Washington St. Boston, Mass.

W. ROBINSON, 500 Park Building, Pittsburgh, Pa.

J. D. McDONALD, Union Station, Toronto

W. E. DAVIS,
Passenger Traffic Manager,
Montreal

G. T. BELL,
Gen. Pass. & Ticket Agent
Montreal

MUSKOKA



THE WAY THIS SUMMER

When writing advertisers kindly mention Busy Man's Magazine.

CLASSIFIED ADVERTISING

Is a feature of magazines that has proved a big success. The daily and weekly newspapers are purely local. The Busy Man's Magazine has a wide and influential circulation throughout Canada, United States and England. The readers of this magazine are men of affairs; a class who have sufficient means to enable them to satisfy their desires as well as their needs. For Real Estate, Business Opportunities, Office Supplies, Superior Household Goods, Quick Trade Ideas, Miscellaneous, Sale and Exchange, Sporting Goods and Miscellaneous Condensed Advertising. The Busy Man's Magazine is a particularly good medium. Condensed advertising will be accepted at 10 per cent. No order for less than \$10.00 accepted. Copy should reach office not later than 15th of month preceding date of publication.

EDUCATIONAL

DONALD HERALD

Teacher of Piano

Toronto Conservatory of Music and
Westminster College

496 Spadina Avenue

SHORTHAND BY MAIL. One of the most widely used systems in the world. Typewriting and bookkeeping taught at the by most complete and scientific methods. Free Booklet Standard Correspondence Schools, 4243 Calumet Ave., Chicago.

TRAVEL

HOLY LAND—England, France, Holland, Germany, Italy, Turkey, Greece, Egypt. Ninth Oriental Tour. April, May, June. \$40 to \$600. Immediate application necessary. Rev. Ray Allen, Rochester, N.Y.

MISCELLANEOUS

Get Rich

Our advertisement has been a success story since we began to sell this book of ten cents, but for the first time and in a new edition, we are offering a dividend to the one who reads our money. For only one cent you can get a copy of our new book, "MAGNATE FINANCE COMPANY," Jersey City, N.J.

\$5.75 paid for rare date 1833 Quarters. Keep all money earned before 1835 and send to us (silver) for a set of a Coin and Stamp Value Books. It may mean your fortune. G. Clarke & Co., Le Roy, N.Y.

THE BUSY MAN FREE

The "Busy Man" who is hustling all day long is sure to be annoyed more or less with tired, aching, swollen feet, that are hot and inflamed.

For all such troubles, "**Foot Elm**" works like magic. 18 powders for 25 cents, in stamps. Postage prepaid to any country in the world. **STUTT & JURY, Bowmanville, Ont.**

Agents Wanted

We want a reliable representative in every town to solicit subscriptions for our magazine. A very liberal commission will be given to those sending us satisfactory references. **THE BUSY MAN'S MAGAZINE, Toronto**

RUBBER STAMPS

RELIABLE FIRMS USE ONLY

"SUPERIOR"
RUBBER
& STEEL STAMPS
THE SUPERIOR MFG. CO.
124 YONGE ST. TORONTO.
HAVE YOU GOT ONE OF THESE?

B. CAIRNS
STEEL STAMPS, SEALS, ENGRAVING DIES,
CHECKS
31 Adelaide West, Toronto



**BUCK'S PATENT
PNEUMATIC
RUBBER STAMPS
STENCILS, SEALS Etc.**



Wholesale & Retail
AGENTS WANTED. CATALOGUE FREE
CANADA STAMP & STENCIL CO. TORONTO
G. GRIFTON & CO. Proprietors

I. C. FELL & CO.



The Leading House for
SEALS, STAMPS,
Stencils, Checks, Badges,
Die Stamping, Engraved Signs, Etc.
Phone N. 1526 64 ADELAIDE ST. N., TORONTO

PRINTING

PRIDE TICKETS. Assorted Prices, Attractively
Printed, 50c per 100
Also a full line of WINDOW CARDS
JOB PRINTING at Lowest Rates. Samples and
Price Lists for stamp.

FRANK H. BARNARD
PRINTER
77 Queen St. E., TORONTO

For all kinds of

PRINTING

PHONE MAIN 1931

Chas. W. Keith
11 Calverton St. Toronto

MISCELLANEOUS



Gray Hair

RESTORED to its original color by the use of
Dr. Tremain's Natural Hair Restorative.

This preparation will restore your hair to its former color, even though it has been gray for years. It will not injure the scalp, or irritate a sensitive complexion and contains no poisons or alkalis. It is a capital one for the hair and restores the scalp to its natural color and makes the hair grow again. If your druggist does not keep it, send direct to us. Price, One Dollar, or six bottles for Five Dollars prepaid.

THE TREMAIN SUPPLY CO.
22 Buchanan St., TORONTO

FREE TO THE RUPTURED. A QUICK NEW CURE

I have made new and important discoveries in the cure of Hemorrhoids, and for the next thirty days will give every afflicted person who follows these directions a chance to try this REMARKABLE CURE. Write FREE. Write on the enclosed card, stating at your location, answer the questions and send this to:



Age
Does Bacteria pain?
Do you wear a Truss?
State
Address

DR. W. S. HICK, 90 Church St.
Block 211
Toronto, Ont.

E. PULLAN,

most reliable ink dealer in the city, king of the waste paper business, successor to W. G. Harris' paper trade, buys waste paper of all grades, is very quick, also signs, prints, etc. Orders promptly attended to. The best service guaranteed.

CORNER MAUD AND ADELAIDE WEST, TORONTO

PHONE MAIN 4093.

When writing advertisers kindly mention Busy Man's Magazine.



C. H. Clark,
PRESIDENT & FOUNDER

W. C. Gay,
BUSINESS MANAGER



The Toronto and Oxford of Higher Commercial Education



CLARK'S BUSINESS INSTITUTE
Accommodating 500 Students
Main, Huron and Pearl Streets
BUFFALO, NEW YORK



CLARK'S BUSINESS COLLEGE
Modern and Progressive
46-48 James Street North
HAMILTON, ONTARIO

Absolutely Thorough in Every Department. Matchless in Expert 30th Century Methods. Unrivalled in Scholarship and Teaching Force. Clark's Colleges stand in a Class by Themselves, the Leading Business Universities of a Progressive Age.

Advertising Specialties Free for the asking. Write for them. Do it now.
Address, **C. H. CLARK, Pres.,**
Either Hamilton or Buffalo

When writing advertisers kindly mention Busy Man's Magazine.

Havergal College

Toronto

Separate Senior and Junior Residential and
Day Schools

PREPARATION FOR MATRICULATION,
[HAVERGAL DIPLOMA]

EXAMINATIONS IN MUSIC AND ART

RESIDENT FRENCH AND GERMAN
MISTRESSES

PHYSICAL CULTURE UNDER TWO
RESIDENT GRADUATES OF THE
BOSTON NORMAL SCHOOL

DOMESTIC SCIENCE SCHOOL—WITH SIX
DEPARTMENTS

GROUNDS—RINK—SWIMMING BATH

Principal • • • Miss Knox

When writing advertisers kindly mention Busy Man's Magazine.

America's Greatest Shorthand School

The work of the shorthand writers in reporting the coroner's inquest on the victims of the Iroquois Theatre holocaust, held in Chicago, was an event of more than ordinary importance to the shorthand world, as it established a record in fast shorthand writing and quick delivery of copy which will probably stand for a long time to come. The inquest was held in the City Council chamber in Chicago and lasted for fifteen days, during which time 178 witnesses were examined. In that time 3,114 pages of testimony, or more than 390,000 words, were taken and transcribed by the reporters. Seven copies of this were made, which would make a total of 4,900,000 words. Set in ordinary type, it would make 3,300 columns, and if printed in column form would reach more than one mile. The testimony of each witness was in type-writing and ready for signing when the witness left the stand, and the immense record was delivered to the coroner less than five minutes after the conclusion of the proceedings.

Three shorthand writers and four typewriter operators performed this work.

The firm of Walton, James & Ford was retained by seven different parties to report the inquest, each paying an attendance fee of \$1 an hour. The proceedings averaged more than eight hours a day, which made a total of \$840 received for attendance. For the original official copy, 50 cents a page was received, and for each carbon copy 15 cents a page, making \$1.40 a page. With the attendance and the transcript fee, the shorthand writers received for the fifteen days' work \$5,199.60. And this is but an incident in the work of this firm, which does a business of more than \$300,000.00 a year writing shorthand.

Not only have the members of this firm been the most successful writing shorthand, but they have instructed more people who have become experts than any other similar institution. Throughout the United States, Canada and Mexico are hundreds of successful shorthand writers, court reporters, private secretaries and successful legal and commercial stenographers, who have become competent to hold the most lucrative positions through the instruction by mail given by this firm. Although they have been teaching shorthand three years they have more graduates commanding salaries of more than \$100 a month than any other institution in the world.

Beginners desiring to learn the best shorthand known, and stenographers desiring perfection in the art, should send for the catalogue, "Success Shorthand System," recently issued by this firm, which will be sent free. Fill out the following coupon and send to-day. If a shorthand writer, state the system now used and your experience.

SUCCESS SHORTHAND SCHOOL

Suite 125, 79 Clark Street, Chicago

Mail "Success Shorthand System" and your coupon to:

Name.....

Address.....

City.....

State.....

Profession.....

NOTE—W. L. James and Robert J. Rose edit and publish the most up-to-date, inspiring, interesting and instructive Shorthand periodical ever printed. It is called The Shorthand Writer and the subscription price is \$2 a year. Send 25c. in U.S. postage or cash by a direct postal order subscription. Address The Shorthand Writer, 79 Clark St., Chicago, Ill.

A Specialist in Physical Training



To have your teeth examined, naturally you go to a dentist. To be advised in legal matters you consult a lawyer. Just so, when you are physically weak and want to develop your body physically, you must consult a specialist in that particular line.

JAS. W. BARTON, M.D.

12 years a specialist in physical training. Studio is equipped with all modern and scientific appliances. Only practical work done.

Branches

- I Medical and Physical Examinations with Prescription of Exercise
- II Body Building and Corrective Work
- III Boxing, Fencing and Wrestling
- IV Teachers' Course
- V Correspondence Course

"The Principal, Dr. Barton, is an honor graduate in medicine and has spent years studying the science of exercise."—Health

Address JAS. W. BARTON, M.D., Principal.

CANADIAN INSTITUTE FOR PHYSICAL TRAINING (Branch of Hamilton Bldg)
Cor. Bloor St. and Spadina Ave., TORONTO. (Entrance 167) Spadina Ave.

The Bishop Strachan School

WYKHAM HALL
College Street
Toronto

FORTIETH YEAR



A Church Residential and Day School for Girls.

FULL MATRICULATION COURSE
KINDERGARTEN

For Catalogue apply to **MISS ACKES, Lady Principal**

When writing advertisers kindly mention Busy Man's Magazine.

When writing advertisers kindly mention Busy Man's Magazine.



Drawing for Money

Are you fond of drawing? Do you know there is big money in it—that is if you

LEARN TO DRAW FOR MONEY?

Illustrators are in big and constant demand and earn large salaries. Beginners earn from \$15 to \$25 per week. Experienced illustrators in Canada earn \$40 to \$50 per week.

We can teach you in a few months of your spare time. Many are now taking our course.

FILL OUT AND SEND IN THE COUPON BELOW

Goodman: Please send me free BOOK and full information regarding the subject indicated by the cross (X).

- | | |
|--------------------------|--|
| ...Illustrating | ...Academics (Teachers' Examinations and Matriculation). |
| ...Accounting | ...Book-keeping |
| ...Advertisement Writing | ...Journalism |
| ...Photography | ...Short Story Writing |

B.M.

Name: _____

City: _____ Province: _____

The Shaw Correspondence School
W. H. Shaw, President 393 Yonge Street, Toronto

Shorthand in 30 Lessons

(BY MAIL)

\$500 Reward!

will be given by us to any person of ordinary intelligence and education who will study according to our directions, and who cannot master the **Boyd's Syllabic Shorthand in 30 Lessons.**

You could not master any other system in 100 Lessons.

Write for FREE LESSON to-day.

SYLLABIC SHORTHAND SCHOOL

(top floor)

Bank St. Chambers, OTTAWA

When writing advertisers kindly mention Busy Man's Magazine.

FEARMAN'S



English Breakfast Bacon

Is the very best breakfast that you can have. Try it. Your grocer will get it for you, if not, we will.

F. W. Fearman Co.
LIMITED
HAMILTON

British America Assurance Company

Incorporated 1833
FIRE and MARINE

CASH CAPITAL, - \$850,000.00
TOTAL ASSETS, - \$2,198,347.89
LOSSES PAID SINCE ORGANIZATION,
\$27,352,058.05

HEAD OFFICE
BRITISH AMERICA BUILDING
Cor. Front and Scott Sts., TORONTO
HON. GEO. A. COX, President
P. H. SIMS, Secretary
J. J. KENNY, Vice-President and Managing Director.

When writing advertisers kindly mention Busy Man's Magazine.

The Leading School



THE Canada Business College, of Hamilton, is the leading commercial school of this country, leading in the influence it has exerted upon the general subject of business education, leading in the number of commercial teachers it has prepared; leading in the thoroughness and completeness of its course of study; in its soundness and influence in the business community and the assistance it has rendered to reader its graduates. The institution has a national reputation for efficiency, and graduates from such a school is a source of lifelong satisfaction and a recommendation that is of great value.

The institution has the recommendation of stability, as shown by forty-five years of successful work, and its best guarantee for the work of the future is the achievement of the past. It is confidently believed that no other educational institution in this province can compare with it for providing, in every way, the educational and material interests of its pupils.

The present a most favorable time is enter.
Catalogue free on request.

APPLY TO
R. E. GALLAGHER, Principal.



The Kennedy School has a word for the business man who appreciates the worth of a really capable and satisfactory stenographer. You know how difficult it is to get some one who has a thorough grasp of this stenographic business—and it is a business requiring a high degree of skill. Like others, you are doubtless willing to pay any salary in reason to the person with the qualifications.

The Kennedy School should appeal to you. It is a school with modern ideas and methods of doing things. Its graduates meet every requirement, but you have to speak well ahead to get one.

The Kennedy School is a decade in advance of business colleges—for example, we originated the "new typewriting" with which our pupil, Miss Rose L. Fritz, has twice in succession won the Championship of the World. If you have not seen this system as demonstrated by her you do not know what typewriting means. Miss Fritz is at the school. Bring your stenographic staff in to see her at practice.

Kennedy Shorthand School

9 Adelaide Street East,
Toronto

When writing advertisers kindly mention Busy Man's Magazine.

"You've GOT To Earn MORE"



It isn't a question alone of whether you want a better salary—it's a hard condition of life that you must face to protect yourself and those dependent upon you.

Earning more means holding a better position—Independence, happiness and a chance to provide for the future.

You can't stand still—if you don't want to go backward, you must go forward—that is, you've got to earn more.

Thousands upon thousands who once held low, poorly paid positions now earn high salaries as a result of letting the International Correspondence Schools show them how to accomplish the change. During December, 1926, 320 students voluntarily reported an increase in salary and position as the direct result of I. C. S. training.

HOW TO DO IT.

Simply select from the list the kind of occupation you prefer, writing a postal card to the International Correspondence Schools, asking how you can become a success in that position. By return mail you will receive books, literature, and helpful advice that will surprise you.

Write the postal card to-day. INTERNATIONAL CORRESPONDENCE SCHOOLS, Box 195, Scranton, Pa.

You've got to earn more money.

The I. C. S. will help you.
Will you take the start to-day?

Here is a List of Good Positions

Select the one you prefer, write a postal to The International Correspondence Schools, Box 195, Scranton, Pa., and ask how you can qualify to fill it at a good salary.

Be sure to mention the position you prefer:

Bookkeeper	Telephone Engineer
Stenographer	Exec. Building Dept.
Advertisement Writer	Mechan. Engineer
Shoe Card Writer	Surveyor
Window Tintner	Sutinerary Engineer
Commercial Law	Civil Engineer
Electrician	Building Contractor
Civil Service	Architect's Draftsman
Chemist	Architect
Electrician	Structural Engineer
Electrician	Bridge Engineer
Electrical	Mining Engineer
Mechanical Draftsman	

THE
Gerhard Heintzman
PIANO

HAS THE PROUD DISTINCTION OF
BEING CANADA'S FINEST PIANO, A
REPUTATION GAINED THROUGH
YEARS OF PUBLICITY AND MERIT.

Gerhard Heintzman, Limited

Hamilton Salesrooms:
127 King Street E.

97 Yonge Street, Toronto



**Beauty and
Solid Comfort**

BRICK FIREPLACES
MADE FROM

**MILTON
BRICK**

are not only useful but are decided
ly ornamental in a room. The cost
is reasonable.

Send for Catalogue

MILTON PRESSED BRICK COMPANY

Works and Office - MILTON, ONT.

When writing advertisers kindly mention Busy Man's Magazine.



Bala Falls

Muskoka

NEW FAST LINE
TO **Muskoka
Lakes**

THIS SUMMER

DIRECT ROUTE TO BALA FALLS, THE
WESTERN GATEWAY TO MUSKOKA.
SPLENDID CONNECTIONS FOR ALL
PARTS OF THE LAKES.

FAST THRO' TRAIN SERVICE—BEST
OF PASSENGER EQUIPMENT.

For any information enquire of

G. B. FOSTER,

District Passenger Agent, C.P.R., TORONTO



When writing advertisers kindly mention Busy Man's Magazine.

COBALT

ONTARIO

ENORMOUS PROFITS are being made and will continue to be made for some time in COBALT STOCKS.

WE HAVE OUR OWN REPRESENTATIVE AT COBALT, who duly informs us of the movements of the different enterprises. We have no particular interests to exploit, and such information as we are possessed of, is at the disposal of our clients.

WE ARE BROKERS ONLY, buying and selling stocks on the TORONTO MINING EXCHANGE and NEW YORK DUBS on a commission basis.

OUR WEEKLY NEWS LETTER gives reliable and up-to-date particulars concerning COBALT STOCKS, and is mailed free to any address.

WRITE, WIRE OR PHONE WHEN BUYING OR SELLING COBALT STOCKS.

INVESTORS PROTECTIVE ASSOCIATION, Limited

Cable Address: "MINTRIAL," WPG 717 McIntyre Building, WINNIPEG DEPT. "A"

Real Estate is the basis of all values, the foundation of our Financial System, the highest known type of security.—Russell Sage.

Western Farm Lands

and
Winnipeg City
Property

DEPT.
C.

INVESTORS PROTECTIVE ASSOCIATION LIMITED
717 McIntyre Building, Winnipeg, Canada

We own and control over 200,000 acres of the finest wild lands in Western Canada. We have also a fine list of improved farms. If interested in Winnipeg City property, write us.

Cable Address:
"MINTRIAL"
WINNIPEG

SASKATOON, SASK.

THE STAR CITY OF INVESTMENT



POPULATION

1903 150
1906 6,000

Residential lots for sale, \$100 and upwards.

Business lots, \$500 and upwards.

WRITE FOR PHOTOS AND FULL INFORMATION

Melville & Co.

Confederation Life Bldg., - Toronto, Ont.

Cuckoo

\$1.00
Puts this Beautiful Common-Sense Cuckoo Clock In Your Home



Cuckoo

Nearly Two Feet High, 14 inches Wide, In Solid Walnut Case

The exquisite carving makes it a clock of rare beauty. The price of the case and figures are carried by mail, they cannot be duplicated by any other—the figures are extremely life like.

The works of the magnificent cuckoo clock are made in one of the oldest and most reliable factories in Germany, of the best tempered steel and brass, they are perfectly finished and adjusted, which makes our cuckoo clock superior to those as perfect time keepers, if properly cared. Every clock is first and carefully tested before it is sent out.

THE COMMON-SENSE PUBLISHING COMPANY is back of this offer—everything is as we represent it to be. Our object is to give you this splendid bargain at 10 cents—subscribers for COMMON-SENSE, the magazine that helps its readers to greater success. If you are already a subscriber, extend your subscription or commit some new class subscription and you get the clock.

Address COMMON-SENSE PUBLISHING CO.,
Dept. 284 88 Wabash Ave., Chicago

When writing advertisers kindly mention Busy Man's Magazine.



12 Art Panels 50c

By famous artists. Reproduced on finest stippled art paper, full India tint, size 7 x 10. Skillfully hand-colored in beautiful Sepia color, duplicating exactly the rich, warm beauty of the original paintings.

THESE ENTRANCING

Studies of the Human Form Divine

are real gems—the MOST EXQUISITE PORTRAYALS of "WOMAN BEAUTIFUL" ever shown in any collection. We send the full set of 12 complete, gilded, together with 25 life-size illustrations of other beautiful art pictures, for only 50c. stamps, M.O., or currency. Send at once, to-day, to

GORDON ART CO.

1209 Foster Avenue, Dept. B.M., CHICAGO

FREE

Order at once and we will include absolutely free and complimentary an entire picture.

Send for Sample, 10c.—\$1.00 per year
The FINEST Periodic Ever Published

TO - MORROW

Official from day

A THINK Magazine for THINK People

Unique - Exclusive - Incisive - FREE

from the dictates of daily, week, or
month, capital or tradition

To-Morrow - In one day ahead of every
other publication. It has a report of
the news.

To-Morrow - For March, gave, President
K. could, his ideas on Progress
Information, too.

To-Morrow - Is a Magazine for the Press
man—the future man—the newspaper
and the newspaper.

To-Morrow's is to say, TRUE, for it is
given as a basis, not many opinions,
but nature a very comprehensive

To-Morrow is found and carried by
Bakers, Stationers, Publishers and Lib-
rarians.

To-Morrow is essential of what people
need and life, freedom, and
God.

To-Morrow is Rational, Practical, and
Sound, and is published by

TO-MORROW MAGAZINE

3338 Calumet Ave. CHICAGO, ILL.

WHAT PRESS CLIPPINGS MEAN TO YOU

Press clipping information is information
you can obtain in no other way. As a busi-
ness ad, Press Clippings will place before
you every scrap of news printed in the
country pertaining to your business. They
will show you every possible market, big
and little, for your goods, services that you
would never even hear about in the ordinary
way, and they give you this information
while it is fresh and valuable.

If you have a hobby or wish information
open any subject or topic, press clippings
will give you **ALL** the current information
printed on the subject.

This cost for advertising is usually but a
few cents a day. The

INTERNATIONAL PRESS CLIPPING BUREAU,

the largest press clipping bureau in the
world, reads and clips 50,000 papers and
other periodicals each month, and sends if
you are now a subscriber to some other
clipping bureau, it will pay you to investigate
our superior service.

Write for our book about Press Clippings
and our Daily Business Reports, and all
things. The International Telephone
Bureau, which supplies complete manu-
scripts or original for addresses, every
business and office and complete and
reliable information upon any subject at a
reasonable cost. Address

International Press Clipping Bureau,
117 Boyce Bldg., Chicago, Illinois, U.S.A.

**DESIGNERS
9th CATALOGS,
BOOKLETS,
PAMPHLETS,
BOOK COVERS,
DIES, STEEL
PLATES, WOOD
CUTS, ETCHINGS.**

THOMSON
ENGRAVING CO.
OLD
TELEPHONE 4 MAIN 5489
215 ADELAIDE ST W TORONTO

Financing An Enterprise

A practical work of 544 pages telling how
money is secured for enterprises.
Volume I describes the methods and re-
quisites of successful financing; tells when
and how to investigate an enterprise, also
how it should be sold, protected and capital
ized.

Volume II tells how to prepare a prospectus
and how to present an enterprise (1)
personally, (2) by letter, (3) by circular,
(4) by general advertising. It also con-
tains a full discussion of trust fund organ-
isms, charitable stock and bonds, under-
writing, corporations and the general meth-
ods of promotion.

The work is free from advertising, is
practical and to the point. It is the only
substantial and authoritative work on the
subject. It is of value to every man of
affairs.

544 pp., 2 Vols., Buckram Binding.

Price, charges paid, \$4

Send for pamphlet and list of business books

THE RONALD PRESS CO.

Buys: 25-41, 229 Broadway, N. Y.

MANHATTAN

Learn the truth about
this wonderful Gold
Camp and make money.

Information Free.

A. L. WISNER & CO.,

81-82 Confederation Life Bldg.

Toronto

Phone Main 3290.

OWEN J. B. YEARSLEY,

Manager for Canada.

FOR TIPS ON LIVE ADVERTISING NOVELTIES



Specialties
Business
Souvenirs
Premium Goods
Signs
Calendars and all
Advertising Goods

READ

**THE
NOVELTY
NEWS**

"Official organ" of the
trade

Sale A. Farnham Bldg.,
CHICAGO, U.S.A.

**\$1.00 PER
YEAR**

We can help all buyers
of publicity

When writing advertisers kindly mention Busy Man's Magazine.

When writing advertisers kindly mention Busy Man's Magazine

Representative Wanted

at once, for the

The Busy Man's Magazine

We do not want a salesman who is simply an order-taker.

WE WANT a LIVE, ENERGETIC, RED-BLOODED salesman who is prepared to CREATE and to get business in his territory, who will work with a vim and a determination that carries with it—as it always will—pleasing and satisfactory results to his own pocket and to our circulation.

The BUSY MAN'S MAGAZINE—what arguments, even the name places it in the mouth of the wide-awake salesman. The magazine is interesting and pleasing to the reader, it places the best magazine literature in his hands at low cost, it saves the reader's money—dollars—and it saves his time—which is a busy business man's most valuable asset. Besides, it is Canadian.

As our salesmen—YOU—will be building a business for yourself—we will help you. In the meantime you will earn a very satisfactory income for good work. One magazine man, inexperienced when he started, earned \$2,000 last year.

Write us to-day for our plan of assisting you as our representative, and learn how we will help you build up a business of your own.

Remember The Busy Man's Magazine is for Busy Men.

Remember—write to-day giving us full particulars.

The Busy Man's Magazine

10 Front Street East, TORONTO

When writing advertisers kindly mention Busy Man's Magazine.

THROW AWAY THE COB



The life of the Corn has been extracted to produce the delicious and healthful

"CROWN"  brand
TABLE SYRUP

This Syrup is a table delicacy that needs but one trial to make it a household necessity in every family—

Ask your grocer for a trial 2-lb. tin—

Manufactured only by

Edwardsburg Starch Co., Ltd.

\$50

Are You Scribbling Yet?

Don't. It's out of date. The American Typewriter at \$50 is your opportunity to secure the first machine offered at less than \$100, possessing all the "standard" features—universal key-board, ball-bearing carriage, interchangeable steel type bars, printing from ribbon, rapid escapement, unlimited speed.

Write for "The American Way," which describes our exclusive patent—A one-piece key and type bar.



You can have one on easy payments.

AMERICAN TYPEWRITER CO.

Established 1893

260 C. Broadway, NEW YORK

\$50



New

Model

The Typewriter of Universal Adaptability

No. 12 Visible Hammond

Perfect Visibility and
Polychrome Ribbon

Are NEW FEATURES added to the
FIRST HAMMOND ADVANTAGES



Writes 30 languages, in many styles and sizes of type, on one and the same machine.

Has 130 type settings instantly interchangeable. Alignment perfect and permanent (cannot change.)

Expresses uniform because automatic. These features alone would put the HAMMOND IN A CLASS ABOVE ALL OTHERS. Our Catalogue describes the 17 other HAMMOND features. Get it.

Why should you buy an inferior machine when the price is the same? Don't delay. Delays are often costly. Write today to:

The Hammond Typewriter Co., 50 Adelaide St. West, Toronto.
183 St. James Street, Montreal.



GRAFT IN TEARS

"Do you think you could stop crying if I gave you a penny, little boy?"

"No, mum, I couldn't stop for less'n fifty cents—500-0-0-0!"

BOOKS FOR BUSINESS MEN

Business Short Cuts

This book is full of "wrinkles" as to the shortest way of carrying out your office duties. Over one hundred different subjects are treated upon—any one of them will show you how to simplify detail work. Articles on

Lightning Addition
Rules for Locating Errors in Trial Balances
Some Arithmetical Oddities
A Quick Collecting System
Handling Orders

A Quick System of Filing Orders
Figuring Percentages
A Card System for the Memory
Distributing Letters
Time Savers for the Office Man
PERPETUAL INVENTORIES

and numerous other subjects

"Short Cuts" is full of sound, practical advice to the man anxious to save time—and therefore accomplish more work. It will prove an eye-opener to you—you will marvel at the easy solution to seemingly difficult questions.

Send To-day, Price, post paid, \$1.00

The MacLean Publishing Co., Limited
Montreal Toronto Winnipeg

When writing advertisers kindly mention Busy Man's Magazine.

When writing advertisers kindly mention Busy Man's Magazine.



Underwood

Ten years ago the Underwood introduced visible writing. It was termed by other typewriter manufacturers a fad. Since that time fifteen new makes of typewriters have appeared. Thirteen of them have imitated as closely as possible the Underwood, and have sought recognition on the score of visible writing.

The Underwood is not an experimental imitation. It has proved its worth to over 200,000 satisfied users. Ninety per cent. of the typewriters sold in Canada are Underwoods.

Fifty per cent. of Underwood imitations have been exchanged because they would not stand up under working conditions.

It is much better to buy an Underwood than to wish you had bought one.

United Typewriter Co., Ltd.

Adelaide Street East
Toronto

And in all the principal cities



DON'T PUT MONEY IN A LETTER!

Letters are frequently lost and never recovered.

MONEY ORDERS

OF THE
DOMINION EXPRESS COMPANY

ARE
SAFE - CONVENIENT - ECONOMICAL

Payment is guaranteed and a prompt refund will be made, or a new order issued without extra charge, if order is lost, stolen or delayed in transit.

Payable at par in over 30,000 places in Canada, United States, Newfoundland, West Indies, Central and South America, Hawaii and the Philippines.

FOREIGN CHEQUES

Issued in Sterling, Marks, Francs, Lire, etc., payable in all commercial countries of the world at current rates.

TRAVELERS CHEQUES

in denominations of \$10, \$20, \$50 and \$100, with equivalents in Foreign Money printed on each, self identifying, making them superior to Letters of Credit. Payable everywhere.

Fine Office and Library Chairs Special Cabinets and Desks

Interior Fittings

and

Bent Steel Rod Furniture

The Clark Mfg. Co., Limited, - Gravenhurst

DR. BEATTIE NESBITT, ex-M.P.P.
President

WM. R. DUNN
Gen. Mgr.

When writing advertisers kindly mention *Busy Man's Magazine*.

When writing advertisers kindly mention *Busy Man's Magazine*.

Store Fronts, Window and Sidewalk Prisms, Ornamental Glass,

**Always ready
to show
our goods.**

**Seeing
is
Believing.**

If everybody could see our goods we would do far more business. This is the reason we make an

Exhibit at Toronto Fair

as there, more people see our goods than possibly could otherwise.



If you cannot **visit us**
Write us.

We can send you valuable information and designs.

LUXFER PRISM CO. LIMITED
TORONTO

When writing advertisers kindly mention *Busy Man's Magazine*.

Adams

SPECIAL DESK

The Lowest-Priced High-Grade Desk on the market



The Adams' Special Line of Roll and Flat Top Desks.

- No. 307—Low Roll Top Desk, also 52x34—all quarter set oak top, writing-bed and drawer-fronts, raised paneling and heavy cast-iron base all round—back and ends as well finished as the front. All drawer work done solid front and back—finished inside and lined with drawer guides to prevent sticking. Pigeon holes lined with our patent sliding fronts, doing away with the old wobble pigeon-hole boxes, pigeon-hole case, also equipped with two 34x54 inch rollers drawers and other drawers for letter-books, memoranda, etc. In stock steel finish, either in the red polish or our new and popular golden velvet dall finish. Price, net..... **\$33.00**
- No. 308—Flat top to match, 52 x 34, red polish or golden velvet finish. Price, net..... **\$23.50**
- No. 309—Low Roll Top, exactly like No. 307, but made 62x34, red polish or golden velvet finish. Not price..... **\$39.00**
- No. 310—Flat Top to match, 62x34, red polish or golden velvet finish. Price, net..... **\$26.00**

SELLING AGENTS FOR THE FAMOUS

"MACEY" FILING CABINETS
SEND FOR CATALOGUE "B"

The Adams Furniture Co. Limited
TORONTO, ONTARIO.

When writing advertisers kindly mention *Busy Man's Magazine*.

WHOLESALE SYSTEM

A wholesale house, large or small, should have a perfect system of keeping records and accounts. Many years of practical experience have resulted in our Ideal Wholesale System, which takes care, in a simple and sure manner, of all the details of your business.

An idea of the perpetual items of this System is here given. Get in touch with us and we will have one of our representatives call on you.

SALES:—

Assemble Order System
Bill and Charge System
Monthly Statement System
Perpetual Ledger System
Trial Balance

CORRESPONDENCE:—

Correspondence System

TRANSPORTATION:—

Freight Receipts
City Delivery Receipts

ORDERS:—

Requisition Order System
Perpetual Purchase Invoice System
Receiving System
Price Books
Inventory System
Costs System

The Copeland-Chatterson Co., Limited

Works: BRAMPTON,

General Office: TORONTO

When writing advertisers kindly mention Busy Man's Magazine.

The Cost of Installing Business Systems

For the busy man, the cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.

The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it. The cost of installing a business system is not the cost of the system itself, but the cost of the time and effort required to install it.



**BUSINESS
SYSTEMS**

LIMITED

TORONTO, CANADA

"UNISYSTEMS"

LOOSE LEAF PATTYCKAY FOR MONTREAL

Delayed! Expense! Limited!
Local Plans Bare the Bare
Features of Quebec

It is quite true, some loose leaf systems are admirably well designed. But, unfortunately, these and many others are not so well designed for use in Montreal.

There is a lot of money to be made in the loose leaf system business, and there is a lot of money to be lost. The only way to make sure you are getting the most out of the production of money is to get the most out of the money.

There is a lot of money to be made in the loose leaf system business, and there is a lot of money to be lost. The only way to make sure you are getting the most out of the production of money is to get the most out of the money.

LOOSE LEAF PATTYCKAY CONTINUED

There is a lot of money to be made in the loose leaf system business, and there is a lot of money to be lost. The only way to make sure you are getting the most out of the production of money is to get the most out of the money.

Editorial Note:

TORONTO

MONTREAL

and

QUEBEC